

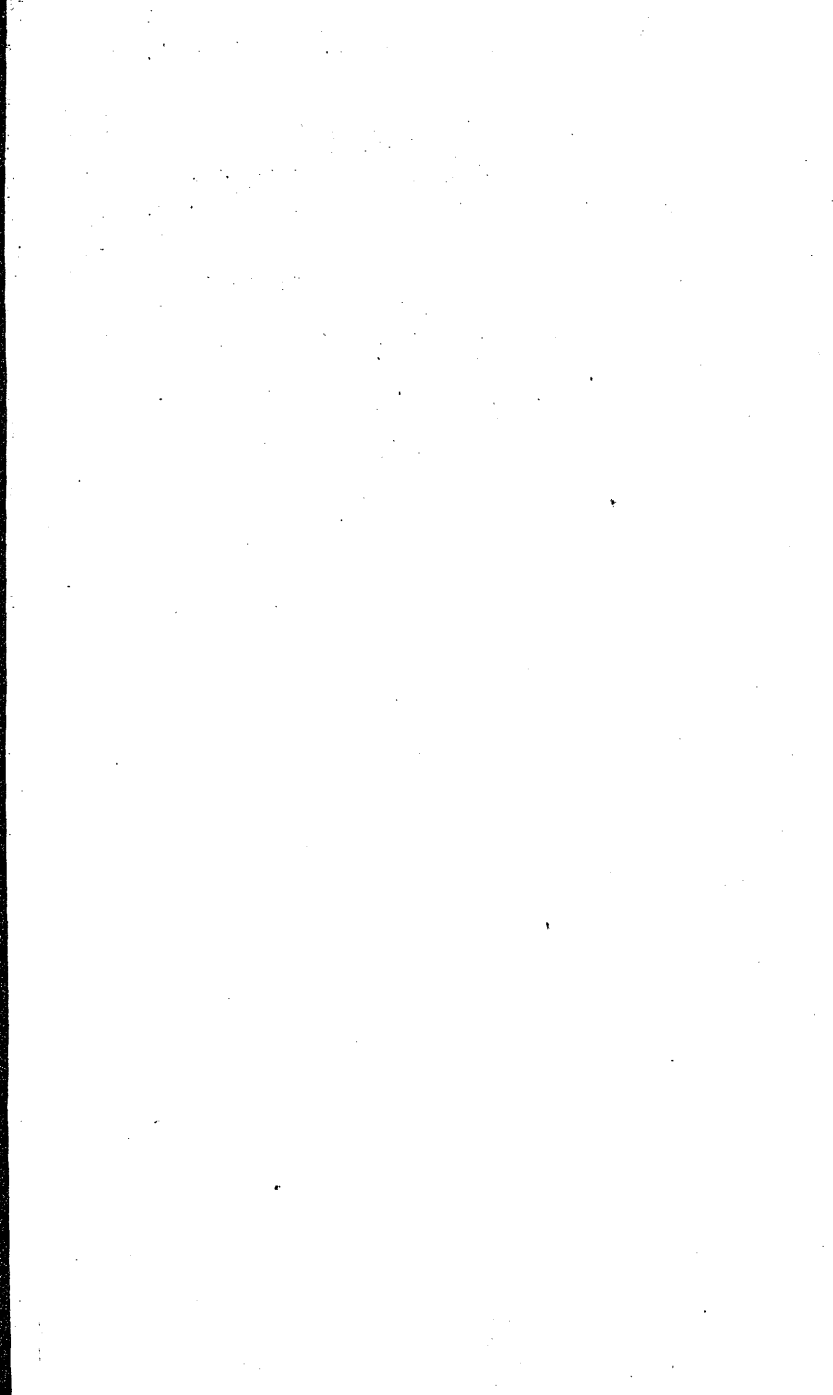
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CHURCH FINANCES

JOHN H. C. FRITZ



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A Handbook for the Pastor and the Layman

By

JOHN H. C. FRITZ

2 Cor. 8, 7—9



ST. LOUIS, MO.
CONCORDIA PUBLISHING HOUSE
1922

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FOREWORD.

This book, presenting church finances both in their theoretical and practical aspect, was written by urgent request. It is intended to supply a real need. While the writer primarily had in mind the conditions in his own church-body, the Biblical principles laid down can vary in no case; the conditions described will be found similar, if not identical, in some, if not in all other, church-bodies; and the practical suggestions can be generally applied.

In a treatise on church finances the Bible doctrine of the use of money, especially the doctrine of Christian giving, should have *the* prominent place; for any educational financial campaign in the Church must, if it shall prove to be a success, be based upon the Scriptures and be worked out along Biblical lines. I have, therefore, given much space to the second part of this book. What is needed to-day more than anything else to improve the financial conditions of the Church is a better understanding of the Bible doctrine of Christian stewardship.

The Lord graciously grant that the feeble efforts put forth in this book to the honor of His name may persuade many to dedicate themselves and their substance to the Lord with greater consecration, so that, as many abound in everything, in faith, and in utterance, and in knowledge, and in all diligence, they may abound in the grace of Christian giving also. 2 Cor. 8, 7.

I am indebted to the Rev. F. W. Weidmann, who wrote the chapter on "The Church Extension Fund," to Prof. L. Fuerbringer, who read the entire manuscript, and to others who furnished material for this book.

St. Louis, 1922.

J. H. C. F.



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I. The Situation.

The Opportunities of the Church.

The Christian Church has never had more glorious opportunities to preach the Gospel of Jesus Christ for the salvation of sinners than at the present time, her call to evangelize the world has never been more urgent, and her responsibilities have never been greater. At least two-thirds of the world's population are still heathen. By the hundred thousands the unchurched are found at the doors of Christian congregations. As we Christians move about in this world, we daily meet those who are on the way to eternal damnation. The very fact that indifferentism and materialism and a this-world-ism have taken a strong hold on thousands who are still organically connected with the Christian Church, enhances the seriousness of the situation, and calls upon the Church to make the most of her opportunities, to "redeem the time because the days are evil." Eph. 5, 16; Col. 4, 5.

The Christian Church has never been better equipped to do her work throughout this wide world than at the present time. The Church in the days of the apostles had few people in a very limited territory, copies of the Scripture had to be reproduced by the slow process of handwriting, the means of travel and communication were very primitive, and the Church was not protected by the law of the land (persecution under the Roman emperors). In spite of this we are told that the Christians at Jerusalem were accused of having "filled Jerusalem with their doctrine," Acts 5, 28; that the faith of the Roman Christians was "spoken of throughout the whole world," Rom. 1, 8; and that Paul made three very extensive missionary journeys. To-day the Church is represented in all parts of the world, she numbers her adherents by the millions; she has many well-established congregations with an educated laity; she has colleges and seminaries to

educate her pastors, teachers, and missionaries; all modern inventions and conveniences are at her service: the printing-press, the railroad, the automobile, the steamship, the aeroplane, the telegraph, the telephone, and the radiophone; modern conditions are in her favor, as the international relations between the governments, the protection of citizenship, religious liberty, and freedom of the press; and the members of the Church are well able to supply all the money that the Church needs for her work.

The difficulties and hindrances which have stood in the way of the Church's progress always have been and always will be many. But there certainly ought not to be any of the Church's own making. Are there such?

The Lack of Funds in the Treasuries of the Church.

The Church is hindered in her work and in her progress by a lack of funds in her treasuries. Deficits are a regular feature on the Church's financial reports. The Christian people of our days are not bringing "more than enough for the service of the work," Ex. 36, 5—7, as did the children of Israel when the Tabernacle was built, but, as in the days of Haggai, we must often complain "that the Lord's house lieth waste" because we have not sufficient money to build the Lord's temple, Hag. 1, 2—4. Congregations pay proverbially small salaries to their pastors and teachers, mission boards are at times compelled to borrow money to pay even the small salary allowance which they have made, synods are kept from enlarging their educational institutions and from extending their mission-work, and the charitable institutions are compelled to deny mercy to those who seek it.

The Church needs more money. It is not the only thing which she needs; it is not the one thing above others which she needs. Worse than money the Church needs more faith and more love; if she had more of these, she would have more money. But the fact remains, the Church needs more money. Have the members of the Church the money which the Church needs, or do the financial needs of the Church exceed the financial possibilities of her members?

The Financial Possibilities.

The financial needs of the Church do not exceed the financial possibilities of her members. If the Christians of our day would support the Church to the extent of their power and even beyond their power, as did the poor Christians of the church of Macedonia, 2 Cor. 8, 3, then we would never have been asked to write this book. As it is, the Christians of our day are not making any real sacrifices in giving; some individuals are, but the Christians as a body are not.

To prove our case, we quote facts and figures. We shall quote those of our own synodical organization. While we are rather ashamed publicly to make certain admissions, we know that there are many others who upon self-examination will have to shame themselves with us and who may therefore profit by the exposure. Our synodical budget for the year 1921 called for an expenditure of \$758,500. This sum included estimated expenses for the following treasuries: Synodical Treasury, \$285,000; General Home Missions, \$105,000; Foreign Missions (East India and China), \$95,000; South American Missions, \$40,000; European Missions, \$10,000; Deaf-mute Missions, \$15,000; Indian Mission, \$15,000; Jewish Mission, \$2,400; Foreign-tongue Missions, \$12,000; Immigrant and Seamen's Mission, \$9,100; Board of Support, \$100,000; Negro Missions, \$65,000; General Relief, \$5,000. Our membership which was expected to meet that budget was 614,990. In other words, each member of Synod was asked to contribute \$1.24 during the year 1921, or $2\frac{3}{10}$ cents a week on an average, for the regular synodical expenses, comprising all of Synod's educational and mission-work. But the sad fact is that at the end of the year we had a deficit; we did not even get $2\frac{3}{10}$ cents a week on an average from each one of our members for Synod's great and glorious work. We received less than 2 cents a week.

Some one will say: "That is not a fair way of figuring. The Church is not a business institution, which strikes members from her list as soon as they do not pay; the Church is a soul-saving institution, and therefore for a time carries

members on her lists who no longer pay, because, if possible, she seeks to hold them for the Church." True! So it ought to be, although we dare say that churches often carry names on their lists which have become "dead timber," and which ought to have been removed after the persons had been dealt with in a Christian way. But to be conservative as to our calculations, we would be willing to eliminate over a hundred thousand from our membership list and figure on the basis of a 500,000 membership. Then the case would stand thus: On the basis of a 500,000 membership the budget of \$758,500 called for only \$1.52 a year, or $2\frac{9}{10}$ cents a week on an average from each member. The difference between our former figure and this figure is so small that it can hardly be said to come into consideration.

But says another: "Our Synod at times makes special appropriations in addition to the regular budget treasury, as, for instance, \$1,500,000 for its Building Fund." True, but that appropriation covered a period of three years and therefore called for only about a $1\frac{1}{2}$ cents additional contribution per week from every communicant member. And that we did not get.

Says another: "For our District and local benevolent purposes our church-members contribute heavily, and that accounts for the small contributions for Synod at large." This statement is made in good faith, but is it true? The financial report shows that in the year 1921, 614,000 communicants contributed for all outside purposes (including all synodical treasuries) \$2,477,145, or each member, on an average, $7\frac{1}{2}$ cents per week.

"But," says another, "surely our members have contributed quite heavily for the expenses of the home church." The financial reports show that for all purposes of the Church (synodical, local benevolent, and home purposes, including the Sunday plate-offerings) the average contribution per communicant member for the year 1921 was less than 32 cents per week.

That the church has large deficits in its treasuries when her members contribute on an average less than 32 cents per

week for all purposes is not surprising. Surely, the financial possibilities of our members are much larger than their contributions show. He who gives 32 cents per week gives \$16.64 per year. If any one, let us say, earns a salary of \$50 per month, which to-day is a low salary, he would receive an annual salary of \$600. Surely, one earning that much could give more than \$16.64 a year to the Lord. According to the Old Testament tithing system such a person would have had to give at least \$60. But how many of our people earn a salary of only \$50 per month? We have thousands of young people, not to speak of others, who earn a much larger salary than that.

Is it not a fact that many of our people could give for all purposes of the church 50 cents a week, others 75 cents, still others \$1.00 and more, and that many of our rich people could give \$5 or \$10 or more every week to the Church? Let any pastor or financial officer of the church or any other member look over their membership list and see if this is not true. If any one should hesitate to admit this, let him find out how much his people spend for tobacco and cigars, for candy and chewing-gum, for gasoline on pleasure trips, for dainties on the table, and for many other things which are not an absolute necessity; let him find out how much in the course of the year his people spend for clothes beyond their real needs, for records on talking-machines, for automobile tires punctured on pleasure trips, for newspapers and magazines, for knickknacks and for many other things along these lines; let him find out how large a salary his people earn, how large their income is, how large a bank account and what real estate holdings they have, and how much they receive from rents and investments; and then let him compare all this with the amount which, during the course of the year, they have given to the Church.

As it is, some give nothing at all during the year for Synod and nothing, besides their Sunday basket-offerings, for the home church; a large number give nothing for Synod and little to the home church; a large number give little for Synod and little for the home church; a number give only

small amounts upon special appeals; many young people earning good salaries are among the non-contributors or among the five-and-ten-cents-a-week contributors; many well-to-do people give no more than the average common laborer ought to give; many who would consider it an insult to be classed among the poor plead inability when asked to increase their church contributions. The fact is that many of our church-members give irregularly and unproportionately, and that very few give frequently, regularly, and in accordance with their means. That accounts for conditions such as we have them.

The members of our Church are not all rich, but certainly they are not all poor. Really poor people we have but few; most of them are comfortably situated as to the things of this life; many are well-to-do, and some are very rich. The Lord has blessed us abundantly, not only with spiritual, but also with material blessings. The members of our churches have been permitted to share the prosperity of our country. Inability to give cannot explain the lack of funds in the treasuries of the Church.

The Root of the Evil.

Taking it for granted, as we must, that the financial needs of the Church do not exceed the financial possibilities of her members, or, expressed in other words, that the members of the Church are well able to supply the Church's needs, we dare not believe that our Christian people are not willing to meet their obligations. A man cannot be a sincere Christian and at the same time refuse to do the Lord's will. That is an impossible situation. But Christians will not of themselves learn to give, no more than they of themselves learn other Christian virtues; they must be taught to give.

Training in Christian giving calls for three things: first, a thorough instruction in what the Bible teaches about the grace of giving; secondly, thorough information as to the work and needs of the Church; thirdly, the introduction of a good system for the collection of the moneys. The instruc-

tion furnishes the motive power, the information arouses the interest, the system supplies the opportunity.

We have somewhat neglected the training of our people as to Christian giving. Of course, we have spoken to them on the privilege, the duty, and the blessing of Christian giving, but our training has not kept pace with the growing needs of the Church and with the changed economic conditions, especially the greater wealth of our church-members and the lower purchasing power of the dollar; nor has our training been extended to the individual member in the measure in which it ought to have been.

We have neglected thoroughly to acquaint our Christians with the work and the needs of the Church. The average church-member is not well informed as to the conditions in his own home congregation; he does not know its number of souls, its voting and communicant membership, the number of children attending the day-school and the Sunday-school, the salary which the pastor and the teacher (or teachers) receive, and whether or not this is sufficient, the cost of the light and the fuel bills, the amount of the church debt and its interest, whether or not the expenses are regularly met, how much the congregation contributes towards Synod, what charity work it does, and so forth. Small wonder that our church-members are woefully ignorant as to synodical affairs. Many have a rather vague or even a wrong conception as to what Synod is; many do not know Synod's membership, its organization and the territory which it covers; many know little about Synod's educational institutions and its missions; many have no knowledge of Synod's work, its opportunities, and its financial needs. Of course, if people are not informed as to the work and the needs of the Church, they will naturally show no interest in these things. Our people need more information.

We have neglected generally to adopt a system by which every communicant member is called upon to contribute frequently, regularly, and proportionately to the needs of the Church. The every-member-canvass was formerly unheard of, only the heads of families and the voters being called

upon to pay; the young people and others were passed by; no effort was made to enlist every communicant as a regular contributor; no good provision was made for the frequent and convenient collection of moneys. Four or six collections, later perhaps eight or twelve, were given during the course of the year for synodical and benevolent purposes. For some treasuries no provision was made at all, but, perhaps, a special collection would be lifted when a special appeal was made through the church-papers. If the collection Sunday happened to be a rainy day with few people in attendance at the church service, that particular treasury simply had to be satisfied with the small collection which it received; no provision was made to give the other members who were not present also an opportunity to give for that particular purpose. Although the wealth of our people increased greatly in the course of years, not much effort was made to persuade our people to increase their contributions to the Church. Congregations issued no regular financial statements to the individual members, printed no list of contributions, and circulated no general financial reports among the members.

A Hopeful Sign.

In discussing the financial situation, it would be unfair and unappreciative if we did not state that the past years show a considerable improvement as to financial conditions. Many congregations report a very successful financial campaign, showing large and steady increases in their contributions. One pastor, for instance, reports as follows in his parish paper of July, 1922: "The most gratifying feature, however, is the healthy progress made by so many in the grace of giving. It would require too much time and space to prove this in detail, but a casual perusal of the printed statement will reveal interesting facts. Our young people, both men and women, have, in many cases, increased their contributions by as much as 500 per cent. in five years. Young people who were wont to give five, ten, or at the most twenty dollars per year are now giving twenty, thirty, fifty dollars, and beyond, towards the work of their Savior.

That this is well-pleasing unto the Lord the Savior Himself has told us." Another report, taking in a group of congregations in a certain church visitor's district, reads: "Congregations which in the previous year and years had a deficit in their current expense treasury now have a good cash balance to their credit in the bank. One congregation increased its income for home purposes 64 per cent., another 62 per cent., another 53 per cent., another 44 per cent., another 35 per cent., etc. For outside (local benevolent and synodical) purposes one congregation increased its contribution 230 per cent., another 99 per cent., another 80 per cent., another 50 per cent., etc. According to reports received, the regular income of our eighteen St. Louis churches of the Western District will this year exceed that of last year by about forty thousand dollars. This is cause for rejoicing and for thanksgiving. Our God has been very gracious to us. He has opened the hearts and the purses of His people. His name be praised!" Another congregation prints the following comparative statement in its parish paper:—

<i>Year.</i>	<i>Plate Offerings.</i>	<i>Envelopes.</i>	<i>Total.</i>
1915	\$1,904.86	\$ 4,587.50	\$ 6,492.36
1916	2,165.21	5,091.24	7,256.45
1917	2,259.34	5,441.92	7,701.35
1918	2,325.87	6,877.40	9,203.27
1919	2,848.31	8,842.37	11,690.68
1920	3,188.90	10,785.15	13,974.05
1921	3,404.60	11,069.74	14,474.42

The Financial Secretary of our Synod reports that the average contribution per communicant member for the budgeted treasuries of Synod has increased as follows:—

1918	1919	1920	1921
\$.52	\$.74	\$.87	\$.98

The report of the General Treasurer of Synod shows total receipts for the year 1921 amounting to \$1,935,092.25, over against \$809,528.26 in 1917. Of course, the membership also increased during these years, namely, from 613,798 to 628,457 communicants. But while the increase in membership has been only $2\frac{1}{3}$ per cent., the increase in contributions was 139 per cent. All this is a hopeful sign. It is like the

silver lining on the dark clouds. It speaks to us of a brighter future. It shows what can be done if Christians are properly trained. But, lest we forget, much yet needs to be done, for in spite of the much improved financial conditions the present situation, taking the Church as a whole, is yet far from being satisfactory. The educational campaign must go on. God bless the effort!

II. The Bible Doctrine.

The Bible and Money.

Money is but a convenient means of exchange. Said Abraham to Ephron: "I will give thee money for the field." Gen. 23, 13. Said Ahab to Naboth: "I will give thee the worth of the vineyard in money." 1 Kings 21, 2. The Bible often speaks of money: its right and its wrong use; its blessings and its dangers and curses.

The Bible frequently speaks of money in connection with the Church and its work. The Bible tells us that Christian giving is both a Christian privilege and a Christian duty, a necessary Christian virtue of great importance, a token whereby the Christian proves the sincerity of his love to the Lord, to the Word of God, and to the Church of Christ. The Bible promises great blessings to the cheerful and liberal giver. The Bible gives beautiful examples, which are to encourage Christian people to bring liberal thank-offerings to the Lord. Both pastors and laymen who read their Bible right cannot fail to learn that the Bible makes much of Christian giving. According to the Lord's will the Lord's treasury should have a place in the Lord's temple, and those who come to worship the Lord should bring their silver and their gold with them. Is. 60, 9.

The Lord's House Lying Waste.

"Thus speaketh the Lord of hosts, saying, This people say, The time is not come, the time that the Lord's house should be built. Then came the word of the Lord by Haggai

the prophet, saying, Is it time for you, O ye, to dwell in your ceiled houses, and this house lie waste?" Hag. 1, 2—4.

The children of Israel, after their return from Babylon, had been called to rebuild the Temple at Jerusalem. They hesitated to do so; they said, Not now, but later. Were they too poor? No, they themselves were comfortably housed in expensive dwellings; many a one of them lived in "a wide house and large chambers, ceiled with cedar and painted with vermilion." Jer. 22, 14. The children of Israel were well able to build the Lord's Temple, but they were not minded to do so; their hearts were more occupied with the ordinary matters of life than with the duties of their religion; they showed much zeal in plowing and sowing, in working for wages, and in erecting palaces for themselves, but displayed no enthusiasm for building a house unto the Lord; they had none of the feeling of David, who said: "I dwell in an house of cedar, but the ark of God dwelleth within curtains." 2 Sam. 7, 2.

When we consider the material wealth of our Christians to-day compared with that of fifty or seventy-five years ago, their good salaries, their bank accounts, their investments, and their real estate holdings, their beautiful homes furnished with costly furniture and equipped with modern conveniences, the expensive clothing worn by men and women, the large number of automobiles which are used as pleasure cars, and the large amount of money expended for mere luxuries; and then, on the other hand, *in spite of the small requirements of the Church*, are made to face the deficits in the church treasuries, are we not justified in saying that even now the Lord must complain that His people dwell in "ceiled" houses while His house lies waste, or, in other words, that our Christian people are much concerned about making themselves comfortable in this world, but are little concerned about supporting and extending the kingdom of Christ?

The Lord tries His people either in the furnace of affliction or by the refining-pot of prosperity. The latter trial is the harder of the two. In their great trial of affliction the very poor Christians of Macedonia gave very liberally, and

even begged the apostles to receive their contributions; the rich Israelites in the day of Haggai had to be entreated to build the Lord's house, and even then excused themselves from doing so.

Can the Lord's curse be withheld from a people which so little appreciates His manifold blessings? We read: "Now, therefore, thus saith the Lord of hosts, Consider your ways. Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes. Thus saith the Lord of hosts, Consider your ways. Go up to the mountain, and bring wood, and build the house; and I will take pleasure in it, and I will be glorified, saith the Lord. Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it. Why? saith the Lord of hosts. Because of Mine house that is waste, and ye run every man unto his own house. Therefore the heaven over you is stayed from dew, and the earth is stayed from her fruit. And I called for a drought upon the land, and upon the mountains, and upon the corn, and upon the new wine, and upon the oil, and upon that which the ground bringeth forth, and upon men, and upon cattle, and upon all the labor of the hands." Hag. 1, 5—11.

We ought to ponder these words. Even with us the signs of the times are not lacking. The people of the land of the Reformation were blessed beyond many others in this world; they despised God's blessings, and God's curse overtook them. Shall *we* escape if we permit the this-world-ism of our day to crowd out our spiritual interests? Will not our very abundant material blessings rather prove to be a curse instead of a blessing to us if we put them not into the service of our God? We are quick by mere natural laws to account for failure of crops and business reverses; are we forgetting that back of nature's laws is nature's God, and that the Lord is still the almighty Ruler of the universe? Oh, that we would not despise the Lord's warnings and His gracious pleadings, but that it might be said of us as it was of the children of Israel in the days of Haggai: "And the people

did fear before the Lord . . . and they came and did work in the house of the Lord of hosts, their God." Then the Lord will be with us, even as He was with His people of old. Hag. 1, 12—14.

Robbing God.

"Even from the days of your fathers ye are gone away from Mine ordinances, and have not kept them. Return unto Me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein shall we return? Will a man rob God? Yet ye have robbed Me. But ye say, Wherein have we robbed Thee? In tithes and offerings. Ye are cursed with a curse; for ye have robbed Me, even this whole nation." Mal. 3, 7—9.

The Lord accused the children of Israel of having departed from His ordinances, and asked them to return unto Him. "Wherein shall we return?" they asked. They did not believe that they were in need of repentance, and much less did they think themselves guilty of the great offense of which God accused them. What was that offense? He said, "Ye have robbed Me." Robbed God? "Wherein have we robbed Thee?" they asked. God answered, "In tithes and offerings." They had not paid their church dues. God therefore said, "Ye are cursed with a curse."

In the New Testament we have no tithes to pay, but this does not excuse us from giving to the Lord. By bringing our offerings unto the Lord we should prove the sincerity of our love to Him. 2 Cor. 8, 8. The very fact that we enjoy the greater liberty of the New Testament ought to persuade us to bring our thank-offerings to the Lord even more cheerfully and more liberally than did God's faithful people of old. He who neglects to give his cents or dollars unto the Lord when he hears that "the Lord hath need of them," Matt. 21, 3, is even under the New Testament dispensation robbing God of that which is His. Not meeting our financial obligations to the Church is not a small matter in the sight of God.

The Dangers of Riches.

"Then said Jesus unto His disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. And again I say unto you, It is easier for a camel

to go through the eye of a needle than for a rich man to enter into the kingdom of God." Matt. 19, 23. 24. "How hard is it for them that trust in riches to enter into the kingdom of God!" Mark 10, 23—25.

The Lord does not say that a rich man cannot enter into the kingdom of God. To His disciples, who amazingly asked Him, "Who, then, can be saved?" the Lord answered, "With men it is impossible, but not with God; for with God all things are possible."

The Lord did say that riches endanger a man's salvation. Many let riches lure them away from God to worship their mammon instead. Writing to Timothy, Paul said: "But they that will be rich fall into temptation and a snare and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil, which while some coveted after, they have erred from the faith and pierced themselves through with many sorrows." 1 Tim. 6, 9. 10. Many, like the rich man in the parable, are clothed in purple and fine linen, and fare sumptuously every day," but refuse to give even the crumbs falling from their table to a poor Lazarus at their door. Luke 16, 19—31. This poor Lazarus need not be a ragged beggar that comes to the rear door, but may be the needy church treasury or any opportunity to do good.

The words, "A rich man shall hardly enter into the kingdom of heaven," were originally spoken to a rich young man who had said, "All these things [the Ten Commandments] have I kept from my youth up; what lack I yet?" But when the Lord said to him: "If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven, and come and follow Me," then the young man "went away sorrowful, for he had great possessions." There are many who, like this rich young man, believe that they have kept all the ordinances of the Lord, but to whom the Lord would have to say: "One thing thou lackest; go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven; and come, take up the cross, and follow Me." Mark 10, 21. The man who loves his

money more than his Lord is still lacking that faith which worketh by love.

When I was younger, I did not well understand why the Lord said that a rich man shall hardly enter the kingdom of God. As I have grown older in experience and have come into contact with many men, I better understand why the Lord has spoken those words. How often do we find that people while poor are good church-members, give liberally, and are humble; but when they have grown to be wealthy, they neglect their church, give comparatively little, look down upon the "common people," and are delighted to be found in the company of the "Upper Four Hundred." The blessings of riches have unto many become a curse!

Many of our Christians have grown rich in this world's goods in the course of years. Many who had little more than the clothing on their backs when they immigrated to this country have in the course of time grown to be wealthy. Many are worth hundreds, many thousands, some hundreds of thousands of dollars, and even the millionaire is not missing among us. It has, however, become proverbial that the rich are poor givers. In comparison with others they do not give liberally. If a man who is worth a hundred thousand dollars gives a few thousand to the Church, or if a millionaire gives ten or twenty thousand dollars, yet the poor washerwoman who gives a fifty-cent piece or a dollar is giving immensely more than they; for they, like the rich people of whom the Lord tells us, give of their abundance, while the poor washerwoman gives of her penury. Luke 21, 1—4. Not only during their lifetime do the rich not give very liberally, but seldom do they make a liberal bequest to the Church in their will. Oh, that none of the wealthy in our churches might let their riches be a millstone around their neck which takes them down to the depths of eternal misery! Are we perhaps needlessly alarmed and concerned about them? No, for the Lord Himself says that a rich man shall hardly enter the kingdom of God. In saying this, however, the Lord means to help the rich by giving them a timely warning. It is the same gracious look which He gave to sinning Peter.

Oh, that none despise it, but "make to themselves friends of the mammon of unrighteousness, that, when they fail, they may receive them into everlasting habitations"! Luke 16, 9. "Charge them that are rich in this world," writes Paul to Timothy, "that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate, laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life." 1 Tim. 6, 17—19.

"Even So hath the Lord Ordained."

"Have we not power to eat and to drink? Or I only and Barnabas, have not we power to forbear working? Who goeth a warfare any time at his own charges? Who planteth a vineyard and eateth not of the fruit thereof? Or who feedeth a flock and eateth not of the milk of the flock? Say I these things as a man, or saith not the Law the same also? For it is written in the Law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen? Or saith He it altogether for our sakes? For our sakes, no doubt, this is written: that he that ploweth should plow in hope, and that he that thresheth in hope should be partaker of his hope. If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things? If others be partakers of this power over you, are not we rather? Nevertheless we have not used this power, but suffer all things, lest we should hinder the Gospel of Christ. Do ye not know that they which minister about holy things live of the things of the Temple, and they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the Gospel should live of the Gospel. But I have used none of these things; neither have I written these things that it should be so done unto me; for it were better for me to die than that any man should make my glorying void." 1 Cor. 9, 4. 6—15.

This Scripture-passage contains the familiar text found

in the Catechism: "Even so hath the Lord ordained that they which preach the Gospel should live of the Gospel." V. 14. The Lord hath ordained, or made it a rule, that ministers of the Gospel should live of the Gospel, that is, they should not "make their living" by any other work than that of the ministry.* When the Lord sent out His twelve disciples to preach that the kingdom of heaven was at hand, He said to them: "Provide neither gold, nor silver, nor brass in your purses, nor scrip for your journey, neither two coats, neither shoes, nor yet staves; for the workman is worthy of his meat." Matt. 10, 9. 10. When the Lord sent out the seventy into every city and place whither He Himself would come, He said to them: "Carry neither purse, nor scrip, nor shoes, and salute no man by the way. And into whatsoever house ye enter, first say, Peace be to this house. And if the son of peace be there, your peace shall rest upon it; if not, it shall turn to you again. And in the same house remain, eating and drinking such things as they give; for the laborer is worthy of his hire. Go not from house to house." Luke 10, 4—7. When the disciples whom the Lord sent out to preach would sit down to eat and drink whatever was set before them, they were not to do so as beggars who were receiving alms, but as laborers who were enjoying the fruits of their labor.

"The laborer is worthy of his hire." This is a general rule, which applies to all laborers; but it is noteworthy that

* One of the apocryphal books, in the following words, tells us why a minister should devote his whole time to the work of the ministry: "The wisdom of a learned man cometh by opportunity of leisure, and he that hath little business shall become wise. How can he get wisdom that holdeth the plow, and that glorieth in the goad, that driveth oxen, and is occupied in their labors, and whose talk is of bullocks? . . . But he that giveth his mind to the Law of the Most High, and is occupied in the meditation thereof, will seek out the wisdom of all the ancient, and be occupied in prophecies. . . . He shall show forth that which he hath learned, and shall glory in the Law of the covenant of the Lord." Ecclesiasticus. 38, 24—39, 11.

it was originally spoken with reference to the laborers in the Church. The Gospel itself the ministers have received freely, that is, without cost to them, and even so they should give it freely. Matt. 10, 8. The Gospel itself cannot be paid for, it is priceless. But the laborer who preaches the Gospel should be paid for his labor. In this sense the laborer in the Church is worthy of his hire, as any other laborer is. A congregation which is able to do so should pay its pastor or its teacher what his labor is worth. That is the Lord's rule. The fact that the pastor may not need that much because he is still unmarried, or because his family is small, or because he or his wife has inherited money from his or her parents, does not excuse the congregation from paying the ministerial laborer what his labor is worth. The faithful pastor who labors to bestow spiritual blessings upon his people may rightly expect to reap from them material blessings in return. V. 11. But never should a laborer in the Church be actuated by a mercenary spirit; he should not strive to become rich as to this world's goods; he should not labor for filthy lucre's sake. 1 Pet. 5, 2. He should, therefore, not work by the clock, not lay down his tools after an eight-hour day is finished, not demand extra pay for overtime, but if needs be, like Paul, not use his power to exact hire for his labor, if thereby he would hinder the Gospel of Christ. V. 12.

On the other hand, a pastor has no right to expect or demand more money than his labor is worth. If a pastor desires to be paid well, he must work well. The pastor who is not faithful in his calling, but who idles his time away or uses it "to make money on the side," or is engaged in work other than that of his calling, and thus neglects carefully to prepare his sermons, visit the sick, call upon the erring, comfort the distressed, and look up the stranger, or does not use the time at his disposal for private study and the work of the Church in general — such a pastor has no right to expect or demand to be paid by his congregation for labor and services which he is not giving them. The unfaithful steward need not be surprised if his congregation does not appreciate his services.

Sharing Good Things with Spiritual Teachers.

“Let him that is taught in the Word communicate unto him that teacheth in all good things. Be not deceived; God is not mocked; for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting.” Gal. 6, 6—8.

Paul has a very simple way of telling what church-members owe their spiritual teachers, and also what the spiritual teachers may expect from their church-members. He says that church-members should communicate, that is, share with their spiritual teachers all good things. If the church-members live in huts, the pastor should not expect to live in a palace; but if the church-members live in palaces, they should not permit their pastor to live in a miserable hut. If the church-members must be content with frugal meals and little variety of food, the pastor should not expect that he be served with the richest products of the garden and the farm; but if the tables of the members are well loaded with good things to eat, then they should not permit their pastor and his family to eat at a table which offers only a meager allowance. If the church-members cannot afford to wear good clothes, then the pastor should not think that he must wear a Prince Albert suit of the choicest broadcloth and a silk hat of the latest style; but if the average men and women of the congregation can dress well, then they should not permit their pastor to go about in clothes that have turned green from age and are worn beyond repair, nor permit his wife to wear a hat that ought to have a place in a curiosity shop as a relic of former days. If the church-members cannot put away any savings, then the pastor should not expect a salary which enables him to run up a big bank account and make profitable investments; but if the church-members are rich, then they should let their pastor and his family share with them the good things which they enjoy.

The apostle is very serious about this matter. He tells us that much depends upon how church-members take care of their spiritual teachers. God, the apostle tells us, will not

be mocked by having His servants suffer unnecessarily. "Be not deceived; God is not mocked; for whatsoever a man soweth, that shall he also reap." The natural law as to sowing and reaping also applies in the spiritual realm. "He that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting." The manner in which a congregation takes care of the bodily needs of the pastor and his family or of the teacher in the church-school will bring to it either the blessing or the curse of God.

Proving the Sincerity of One's Love.

In chapters 8 and 9 of his Second Epistle to the Corinthians Paul treats the subject of Christian giving. If the Christian people of our day would well learn the lessons of these chapters, they would not only be cheerful and liberal givers, but, as a result, our church treasuries would be filled to overflowing. We might then even at times be compelled to restrain our people from bringing their offerings, as Moses did the children of Israel when they brought "much more than enough for the service of the work" at the building of the Tabernacle. Ex. 36, 5—7.

Paul writes: "Moreover, brethren, we do you to wit of the grace of God bestowed on the churches of Macedonia; how that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality." 2 Cor. 8, 1. 2. Paul speaks of the liberality of the Macedonian churches in order to provoke the Corinthians also to give liberally. The Christians of the Macedonian churches were such liberal givers that their liberality overflowed their poverty. Although the Macedonian Christians were very poor, they nevertheless gave very liberally. (Luther's translation: "*Und wiewohl sie sehr arm waren, haben sie doch reichlich gegeben in aller Einfaltigkeit.*") If an ordinary writer would tell us of the deep poverty of the Macedonian Christians, we might think that he had permitted himself to be deceived, as we are often deceived when we believe people to be very poor who are not poor at all. But Paul made no mistake as to the great poverty of the Mace-

donians, for he wrote by divine inspiration. It is the Holy Spirit Himself who tells us that the Macedonian Christians were not only very poor, but gave "to their power and beyond their power." Chap. 8, 3. These very poor Christians even prayed the apostles "with much entreaty" to receive their gift for the poor saints at Jerusalem.

The great liberality of these people, in spite of their deep poverty, is certainly noteworthy. What a glorious example these Christians have given us! How we are put to shame by them! But how we are also encouraged! When people plead poverty, we are quick to excuse them from giving. But the very poor Christians of Macedonia did not wish to be excused, although the apostle, knowing that they were poor, did not expect very much from them. Chap. 8, 5. Nowhere in His Word does God excuse any one who is at all able from bringing his offerings with him to the Lord's temple; surely, we ought not to excuse those whom God does not excuse.

What made the very poor Christians of Macedonia so liberal? We read: "They first gave their own selves to the Lord." Chap. 8, 5. This fact fully accounts for their liberality. Having dedicated *themselves* wholly to the Lord, they were ready to dedicate also their money to Him. Of course, the Christian can never divide his ownership between the Lord and the devil, but, owing to the interference of the sinful flesh, the degree of devotion and love is not always as great as it ought to be. But only in the measure in which a Christian has given himself to the Lord will he also give his substance to the Lord. We are "sluggish, thoughtless, cold." We need more faith, so that faith will beget more love.

The exceedingly great liberality of the very poor Macedonian Christians the apostle held forth as an example to the Corinthians. To them he wrote: "Therefore, as ye abound in everything, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace [Christian giving] also." Chap. 8, 7. The Corinthians had been richly blessed in many ways: they were rich in doctrine, pure and undefiled, well able to set forth this doctrine to the understanding of others, filled with

knowledge, diligent in doing good, and in their love to the apostles, generous; the apostle admonishes them to become rich also in the grace of liberality. "I speak not," he says, "by commandment, but by occasion of the forwardness of others, and to prove the sincerity of your love." Chap. 8, 8. In order to persuade the Corinthian Christians to give liberally, the apostle uses only the force of persuasion and of the good example of others. He asks the Corinthians by giving liberally to prove the sincerity, or genuineness, of their love. If so much depends upon our giving, we can well understand that some have spoken of it as the "acid test of Christianity."

How abundantly have we Christians been blessed with many graces! In spite of our unworthiness and in spite of the indifferentism and materialism and the falling away from the truth on the part of many in our day, God has preserved to us His Word in its truth and purity, has given us great teachers, able pastors, eloquent preachers, has indoctrinated our laity, has put into the hearts of our children the fear of the Lord, has helped us to walk in His ways, has abundantly blessed our little labor in His vineyard, has permitted us to do works of mercy. Have we abounded also in the grace of liberality? Oh, that we could say that we have! Oh, that our love to our God and Savior and to His Church had always been sincere and genuine in a large measure! If money offerings show the sincerity of the Christian's love, how little of love has there often been found with us! If? The fact is that before the Lord it is just so. Surely he who knows the needs of the Church and yet gives only nickels and dimes when he could well give dollars, or he who gives dollars when he could well give hundreds and thousands, is not showing that he loves the Lord very much. Is his love perhaps not already dangerously near the freezing point? We cannot always see what the spiritual thermometer of others registers as to the degree of their love, but the Lord can and always does. Where there is love, there must be sacrifice; where there is no sacrifice, there can be no love. Also here actions speak louder than words.

A loving Christian heart, however, will be found only

where the love of Christ has entered that heart. *The love of Christ is the only motive power which can make of Christians cheerful and liberal givers.* Paul, therefore, in persuading the Corinthians to give, reminds them of the grace of the Lord Jesus, saying: "For ye know the grace of our Lord Jesus Christ, that, though He was rich, yet for your sakes He became poor, that ye through His poverty might be rich." Chap. 8, 9. How often we forget what a great sacrifice the Lord made for us! He who was rich for our sakes became poor. The eternal Son of God left His heavenly throne, assumed our flesh and blood, became the Servant under the law and the Sin-bearer of the whole world — all for our sakes. He was humiliated that we should be exalted; we deserved a place in hell, He procured a place for us in heaven. He sacrificed His life that our life should be saved.

Were the whole realm of nature mine,
That were a tribute far too small;
Love so amazing, so divine,
Demands my soul, my life, my all.

Even as the apostle, so we also should not by commandment or any form of taxation or by any system seek to extract the money from the pockets of our Christian people, but by the mercies of God and the grace of our Lord Jesus Christ we should persuade them liberally to give their free-will offerings as a token of their love and appreciation.

In the chapters from which we are quoting, a number of other practical points should not be overlooked. "If there be first a willing mind," says Paul, "it is accepted according to that a man hath, and not according to that he hath not." Chap. 8, 12. The Christian's contribution is not judged according to the size of the gift, but according to his ability to give. — There should also be equality in giving; a few should not be made to bear the burden of many. "I mean not that other men be eased and ye burdened; but by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want; that there may be equality, as it is written, He that had gathered much had nothing over, and he that had gathered little had no lack." Chap. 8, 13—15. —

When lifting a collection for the poor saints 'at Jerusalem, the apostle also made provision that accurate accounts would be kept, and that the money would be used for the purpose for which it was given, "providing for honest things, not only in the sight of the Lord, but also in the sight of men." Chap. 8, 16—24. — When writing to the Corinthians: "Your zeal hath provoked very many," the apostle tells us that good examples may well be cited to encourage others to do likewise. Chap. 9, 1. 2. — Every man will reap the blessings of Christian giving in accordance with the measure of his giving; for "he which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully." Chap. 9, 6. — "God loveth a cheerful giver." Chap. 9, 7. — God alone is able through His Word to cause His Christians to abound in the grace of giving. Chap. 9, 8. — The liberal offerings of Christian people are a cause for thanksgiving on the part of the Church. Chap. 9, 11—15.

Every One.

The custom that the father pays the church contribution for the whole family is not Biblical. From the duty of Christian giving the Bible excuses none, nor would it have any Christian forfeit the blessings of this grace. Nowhere does the Bible say that only the man shall give and not the woman, or only the old and not the young. According to the Bible *every one* should prove the sincerity of his love to the Lord. 2 Cor. 8, 8. Every communicant member ought to be a regular contributor to the treasuries of the Church. As soon as the children are confirmed, or even before, they should be enlisted as regular contributors. "Upon the first day of the week let *every one* of you lay by him in store as God hath prospered him." 1 Cor. 16, 2. "*Every man*, according as he purposeth in his heart, so let him give." 2 Cor. 9, 7. "They shall not appear before the Lord empty; *every man* shall give as he is able, according to the blessing of the Lord, thy God, which He hath given thee." Deut. 16, 16. 17. "*None* shall appear before Me empty." Ex. 23, 15. "*Let him that is taught in the Word* communicate unto him that teacheth in all good things." Gal. 6, 6.

The Widow's Mite.

One of the least understood and therefore most frequently misused portions of Holy Scriptures in connection with the subject of Christian giving is that which speaks to us of the widow's mite. It reads as follows: "And Jesus sat over against the treasury, and beheld how the people cast money into the treasury; and many that were rich cast in much. And there came a certain poor widow, and she threw in two mites, which make a farthing. And He called unto Him His disciples and saith unto them, Verily I say unto you, That this poor widow hath cast more in than all they which have cast into the treasury; for all they did cast in of their abundance, but she of her want did cast in all that she had, even all her living." Mark 12, 41—44.

Usually when some one, irrespective of his giving ability, has given a small sum of money to the Church, he is spoken of as having given the widow's mite. A mite is a small coin or a small sum of money. The widow gave two mites. But because this was "all that she had," the Lord tells us that the comparative value of these two mites was very large, for she "cast more" into the treasury than all the rich who had "cast in much," as far as actual money value was concerned. The widow's mite, therefore, does not represent a small sum of money, but *represents the contribution of a very cheerful and a very liberal giver*. He who would boast of having given the widow's mite must, as she did, give all that he has, or, at least, make a real sacrifice. Let none who simply gives a small sum, while he is able to give much more, say that *he* has given the widow's mite.

Must we not admit that in comparison with the poor widow many contributors to the Church in our day ought to hide their face in shame, confess to the Lord that they did not love Him very much, then go and repent, and return to the Lord with an offering that represents a real sacrifice? The poor widow's example should induce us not to give small sums to the Church, but to bring liberal offerings unto the Lord. The Lord even now "sits over against the treasury, and beholds how people cast money into the treasury." He

knows in what spirit such moneys are given, and to what extent the individual Christian is making a real sacrifice. All offerings, be they large or small, which are given in the same spirit as the poor widow gave her two mites please the Lord.

“Let Not Thy Left Hand Know What Thy Right Hand Doeth.”

“Let not thy left hand know what thy right hand doeth.” Some misunderstand these words of Christ to mean that good works should not be done before men, especially that it should not become publicly known what one gives to the Church. Are these words of Christ to be so understood?

Christ said: “Take heed that ye do not your alms before men, to be seen of them; otherwise ye have no reward of your Father which is in heaven. Therefore, when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagog and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth, that thine alms may be in secret; and thy Father which seeth in secret Himself shall reward thee openly.” Matt. 6, 1—4. The context shows clearly what the Lord intended to say with the words: “Let not thy left hand know what thy right hand doeth.” The Pharisees did their good works before men “to be seen of them,” or “that they might have glory of men.” This the Lord condemned. The Lord did not condemn the publicity of man’s works, but the *unworthy motive*. Works are not good when they are done for the sake of display, for then their very “goodness” is only outward show. Whether or not any work is good depends upon its motive. If any, therefore, give like the Pharisees, in order “to be seen of men,” or “that they might have glory of men,” then they are not giving to praise God, but themselves; they are not showing the sincerity of their love to God, but they are displaying their own selfishness. With such “giving” God is not pleased. But if any give with “simplicity,” Rom. 12, 8, that is, in the true Christian spirit of love and thankfulness, then, irre-

spective of whether the giver and the gifts become known to men or not, God is well pleased with such gifts. Chrysostom says: "You may do good deeds before men, and yet seek not human praise; you may do them in secret, and yet in your heart wish that they may become known to gain that praise." The inner motive of the heart determines the spiritual value of the action. If the inward motive is bad, then the outward action, although it may appear good in the eyes of men, has no value in the eyes of God.

That we have correctly understood our Lord is not only shown from the context, but also from other passages of Scripture. The Lord Himself says: "Let your light so shine before men that they may see your good works, and glorify your Father which is in heaven." Matt. 5, 16. A holy life has a persuasive influence, and this influence should not be lost by hidden holiness. The liberality of the poor Christians of Macedonia and that of the Corinthians was cited by Paul to provoke others to liberality. 2 Cor. 8, 9. The Lord Himself, by telling us that the poor widow put "all that she had" into the treasury, encourages us to give liberally. Of that woman at Bethany who did not secretly, but before others anoint the Lord with precious ointment, the Lord Himself says: "Verily I say unto you, Whosoever this Gospel shall be preached throughout the whole world, this also that she hath done shall be spoken of for a memorial of her." Mark 14, 1—9. Of the centurion at Capernaum we read: "For he loveth our nation, and he hath built us a synagog." Luke 7, 5. Of the wise men of the East we are told that "they opened their treasures, and presented unto Him [the Christ-child] gifts: gold and frankincense and myrrh." Matt. 2, 11. Zacchaeus said to the Lord, "Behold, Lord, the half of my goods I give to the poor." Luke 19, 8. Paul even glories in the fact that he had taken no money for his services from the Corinthians, which he might justly have done, but that with his own hands he had labored to sustain himself. 1 Cor. 9, 15.

Whether one gives "to be seen of men," or whether what he gives becomes known to men, are two different things. The first the Lord condemns, but not the other.

Christian Stewardship.

"As every man hath received the gift, even so minister the same one to another as good stewards of the manifold grace of God." 1 Pet. 4, 10. Although primarily the highest gifts of God, the spiritual gifts, are here spoken of by the apostle, other gifts are not excluded; for the material gifts should enter into the service of the spiritual gifts. That this is true the context shows. Immediately before the words just quoted, Peter had given the following admonition: "Use hospitality one to another without grudging." V. 9. Hospitality called not only for service, but also for the expenditure of money; it was costly.

Jesus called the rich young man to give an account of his stewardship over his "great possessions." Mark 10, 17—22. The rich glutton stands forth as a warning example, because he had used his riches for selfish interests only. Luke 16, 19—31.

The Word of God bids us be "good stewards of the manifold grace of God," of all spiritual and material gifts. But too little is made by many of Christian stewardship. To be a steward is not to be the owner of property, but the responsible administrator of a trust. Over against my neighbor I can speak of *my* money, and God has given me the Seventh Commandment ("Thou shalt not steal") to safeguard and protect it; but over against God all money in my possession is not mine, but God's, and I am only His trustee, or steward.

As stewards we are accountable to the owner, to the Lord. God's trust in us should not have been misplaced. We should use all that He has given us in accordance with His will. To Him we shall have to give an account of our stewardship. Luke 16, 1—12. Our moneys are so many talents which the Lord has given us to trade with until He come. In the mean time we should therewith increase our power and usefulness for good and be ready to offer to our divine Judge on the day of reckoning the capital together with the interest which has accrued from the faithful use of the deposit. We should not be unprofitable servants. Matt. 25, 14—30.

The best investment we can make with our money is to

put it into the service of the Lord, especially into the service of His Church. In fact, that should be the ultimate aim and purpose of all our money-making. The Lord Himself says to us: "Make to yourselves friends of the mammon of unrighteousness, that, when ye fail, they may receive you into everlasting habitations." Luke 16, 9. Matt. 6, 19—21. Paul writes to Timothy: "Charge them that are rich in this world that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life." 1 Tim. 6, 17—19.

What becomes of those — and their money — who do not put it into the service of the Lord, the Lord tells us in the parable in which He warns against covetousness, saying: "Thou fool, this night thy soul shall be required of thee; then whose shall those things be which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God." Luke 12, 13—21. Luke 16, 19—31; Prov. 11, 23—28; 23, 4, 5; Matt. 13, 22; Rev. 6, 15—17.

What account will those give of their stewardship whom the Lord has blessed with this world's goods, but who spend their money freely upon themselves, or miserly store it away, and do not give at all or only proportionately little for the extension of Christ's kingdom, nor in a Christian spirit for the relief of distress among the widows and orphans, the sick, the hungry, and the naked? When the giving possibilities of our Christians are taken into consideration, the very small sums which many are giving to the Lord do not show up very well in the light of Christian stewardship as the Bible teaches it.

Systematic Giving.

The Lord's business deserves to be done in a business-like way. System in church finances is imperative if the financial needs of the Church shall be supplied. System calls for order. Let none imagine that the introduction of system is

contrary to the spirit of the Gospel. "God is not the author of confusion." 1 Cor. 14, 33. By system in the creation and preservation of the world God displays His love of order and His divine wisdom. The Lord Himself had introduced systematic giving in the Old Testament: the tithing system. The greater liberty of the children of God in the New Testament does not give them license to let disorder take the place of order in the Church. Paul writes to the Corinthians: "Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store as God hath prospered him, that there be no gatherings when I come." 1 Cor. 16, 1, 2. Paul had introduced systematic giving in the churches of Galatia; he asked the Corinthian church to introduce the same system. This was his system: "*Every one*" should give; every one should give regularly, "*on the first day of the week*"; every one should give regularly "*as God hath prospered him,*" that is, in accordance with his means. That was Paul's system: Every one, something, regularly. And through Paul the Holy Spirit recommends it to us. The envelope system, which provides for *regular, frequent, and proportionate giving on the part of every communicant member*, contains no essentially new features. We doubt not that Paul would recommend the use of the envelope system if he were living to-day.

The Blessings Promised to Liberal Givers.

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again." Luke 6, 38.

"He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly or of necessity; for God loveth a cheerful giver." 2 Cor. 9, 6, 7.

"Let him that is taught in the Word communicate unto

him that teacheth in all good things. Be not deceived, God is not mocked; for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting. And let us not be weary in well-doing; for in due season we shall reap, if we faint not." Gal. 6, 6—9.

"Bring ye all the tithes into the storehouse that there may be meat in Mine house; and prove Me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts. And all nations shall call you blessed; for ye shall be a delightsome land, saith the Lord of hosts." Mal. 3, 10—12.

"He that giveth unto the poor shall not lack; but he that hideth his eyes shall have many a curse." Prov. 28, 27.

"He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again." Prov. 19, 17.

Christians are often kept from giving more liberally than they do because they imagine that they cannot give more. The very reverse is true. We Christians cannot afford to give little; for, if we give liberally in the right spirit, the Lord will pour out His blessings so abundantly that we shall not have room enough to receive them. Mal. 3, 10. O Lord, strengthen our faith!

Prayer and the Use of Money.

When the Lord says: "All things, whatsoever ye shall ask in prayer, believing, ye shall receive," Matt. 21, 22, He tells us that there is nothing too insignificant for His attention and nothing too great for His almighty power. The Lord asks us to present all things to Him in prayer, and thus show our confidence in Him as in our heavenly Father, and receive the fulfilment of the precious promises which He has given to the prayer of faith.

Money and its use, which is given an important place in the Bible and counts for much in the life of the Christian, ought to be frequently mentioned in our prayers. We ought to thank God for the earthly goods which we have received from Him, and for the material blessings which He gives us from day to day. We ought to pray that the Lord keep us and all that we have in His service; that He fill our hearts with compassion towards the needy and move us to distribute to the necessity of the saints; that He prompt us to bring our free-will offerings to His temple and give liberally towards missions; that He guard us against the danger of riches, and let not the good seed of His Word in our heart be choked with the cares of this life. Prov. 30, 8, 9; Gen. 28, 20—22; Matt. 6, 11 (see Luther's explanation in the Catechism); Matt. 9, 36—38; 6, 10.

Some congregations observe the custom of having the Sunday offerings brought to the altar and of asking God in prayer to sanctify them. 1 Tim. 4, 4, 5.

Free-Will Offerings, Not Money-Making Schemes.

Christian giving, according to the Bible, is the giving of free-will offerings, Ezra 8, 28; *not as payment for things received, but as a token of Christian love*, 2 Cor. 8, 8. As to the thing given, it is immaterial whether this be money or anything else, provided it be given directly for the service of the Lord. Ex. 35, 20—29.

"Giving" by means of money-making schemes, such as fairs, bazaars, sales, and the like, through which money is "given" as a result of payment made for value received, is not giving in the sense of the Scriptures, but is merely a business transaction. Selling and buying is in itself a legitimate business, but it is not Christian giving. The essential feature of buying and selling is *the exchange of values*, as when Abraham said to Ephron, "I will give thee money for the field," Gen. 23, 13. But Christian giving is not giving *in exchange* for value received, but *in appreciation* of value received, namely, of the Gospel-blessings, which no man can pay for, but which have been purchased by the

price of the blood of the Son of God, and which without cost are to be dispensed to mankind.

When moneys are procured for the church by such means as fairs, sales, and the like, two people come into consideration: the seller and the buyer. The seller is the woman who makes an apron and puts it on sale for the benefit of the church; the buyer is the woman who buys the apron, also under the supposition that she is doing so "for the benefit of the church." In reality the buyer is giving nothing to the church, but is simply exchanging values, money for an apron, just as if she had purchased the apron at the store or had bought the material and employed and paid a seamstress to make it for her. The exchange of values for things needed calls for no love or sacrifice, which very things are essential in Christian giving. How about the seller? She has donated material and labor. Taking it for granted that she has done this in a Christian spirit, she might have sold her apron to any one who was willing to buy it, and then given the profit or the whole proceeds as a free-will offering to the church. But she has no right at the church fair or otherwise to make any other woman believe that by buying that apron she is also giving to the church.

If obtaining money for the church by means of such schemes as fairs, bazaars, and the like would be right, then what should prevent a church from deciding to open a general merchandise store and asking its members to buy their clothes, and shoes, and hats, and groceries, and meats, and furniture, and pianos, and automobiles, and cigars, and candies, and, in fact, everything they need or care to purchase, at the church's department store in order that the profits could be used to cover the expenses of the church? If it would be right to procure money in this way on one day, or one night, or one week of the year, why should it not be right to do this very same thing all the year round? If it would be right to procure *some* money for the church in the way indicated, why should it not be right to procure *all* the money which the church needs in the same way? Then why should it not be right to do away with supporting the

church by free-will offerings and procure the necessary money as a result of exchanging values? But we know that Jesus would be as much opposed to this as He was to the practise of the money-changers whom He drove out of the Temple at Jerusalem. John 2, 13—16.

The money-making schemes are intended to be money-getters; the fact is that they are money-losers. It stands to reason that if church-members are permitted or even taught to "give" by means of money-making schemes to the church, they will not be trained to bring their free-will offerings in accordance with their means and as the church needs them. Using money-making schemes is a sure way to ruin a church financially. Horace Greeley once received a letter from a woman stating that her church was in distressing financial straits. They had tried every device they could think of — fairs, strawberry festivals, oyster suppers, a donkey party, turkey banquets, Japanese weddings, poverty sociables, mock marriages, grab-bags, box sociables, and necktie sociables. "Would Mr. Greeley be so kind as to suggest some device to keep the struggling church from disbanding?" The editor replied: "Try religion."

The Pastor's Duty.

When the spiritual life of a congregation is at a low ebb, when the young people as such frequent the dance-halls and the theaters and have a bad reputation morally, when such vices as drunkenness and adultery are prominent, when lodge-members are admitted to the communion table and to church-membership, we hold the pastor of the church responsible; he cannot wash his hands in innocency. Had he, as a faithful shepherd, applied the Word of God, conditions would be different. The Word of God does not return void. Is. 55, 11. Even so we must hold the pastor responsible when he is serving a congregation — especially when he has done so for years — which has not learned the grace of Christian giving.

Some say that the financial affairs of the church are none of the pastor's business; he should look only after the spir-

itual needs of the members and not meddle in money-matters. This is not as the Lord would have it. We learn from the Holy Scriptures that money-matters play a very important part in the spiritual life of God's children. When in the church of Jerusalem financial troubles arose, the apostles did not say that this was none of their business, but called a meeting of the congregation and had the financial irregularities of the church adjusted. Acts 6, 1—4. Moses called upon the children of Israel to bring their offerings unto the Lord for the building of the Tabernacle: their gold, their silver, their brass, etc. Ex. 35, 4—29. Paul in the New Testament often speaks of money-matters in connection with the spiritual life of God's children, the Church and its work: Rom. 12, 13; 1 Cor. 9, 1—14; 16, 1, 2; 2 Cor. 8, 1—24; 9, 1—15; Gal. 6, 6—9; Phil. 4, 15—18; 1 Thess. 2, 9; 2 Thess. 3, 7—13; 1 Tim. 6, 6—11. 17—19. So did James speak of money, Jas. 1, 14—17; 5, 1—4. So did John, 1 John 3, 16—18. So did Peter, 1 Pet. 4, 9. And the Savior Himself repeatedly spoke of the right and the wrong use of money, its blessings and its dangers: Matt. 5, 42; 6, 19—21. 24—34; 10, 9, 10; Mark 10, 17—27; Luke 12, 16—34; 16, 13. 19—31.

These texts could be multiplied many times over. When we begin to search the Scriptures to find what they say on the use of money, we are surprised to find how much they say and how often they speak of it. God, who called His ministers to preach the whole counsel of God, Acts 20, 20. 26. 27, surely desires that they should also instruct the people whom He has entrusted to their care on a subject of which He so often speaks in His Word. The pastor who does not do this deprives Christian people of a Christian privilege and a Christian duty, deprives them of an opportunity to show the sincerity of their love to their Lord and to their brethren, deprives them of the precious blessings which God has promised to the Christian giver, and stands in the way of the church's progress and even of his own welfare; such a pastor is not a faithful shepherd. When on the Day of Judgment the pastor will be called upon to give an account of the souls over which God has set him as watchman, he

will also have to give account for the use which those souls made of their money and their earthly possessions. Heb. 13, 17.

Finally, let the pastor remember that he and his family are not exempt from the Christian duty of giving. The pastor and his family should not only be regular contributors to the church and to Synod, but they should contribute as liberally as their means allow. That pastor can better admonish his people who himself sets a good example. He and his family also ought to be desirous to experience the joy of those who have learned that "it is more blessed to give than to receive." Acts 20, 35.

III. The Practical Application.

Christians Must be Taught to Give.

(The Educational Campaign.)

Christians will not abound in the grace of giving unless they have been trained to give. The training, to be properly done and to insure success, must proceed along the following lines:—

First, *Christians should be thoroughly instructed in what the Bible teaches on Christian giving.* The pastor is responsible before God also for the use which his people make of their money. He should once a year preach a sermon on Christian giving, treating the subject as fully as can be done within the limited space of a sermon. He should not fail to use the opportunities presenting themselves to him in the voters' meeting and the meetings of the ladies' society, the young people's society, the men's club, and also the catechumen class. The subject should be thoroughly discussed in all its various phases. Also the teacher in the day-school (Third Commandment and doctrine of the Church) and the teacher in the Sunday-school (as the lesson may suggest) should teach the grace of Christian giving to the children. In sermons and talks the essentials of Christian giving as

the Bible teaches them should be emphasized: the duty of Christian giving (every one, regularly, in accordance with his means), the motive of Christian giving (to honor God and to prove the sincerity of Christian love), and the blessing of Christian giving (the maintenance and expansion of the church and the personal benefits).*

It cannot be too strongly emphasized that the improvement of the financial conditions in the church must begin with a thorough indoctrination of what the Bible teaches on Christian giving. Without this, all other efforts, such as the introduction of system, will not accomplish much. If there be first a readiness to will, Christians will then also perform the doing of it. 2 Cor. 8, 5. 11. 12. We should not forget that not we, but God alone through His Word, can sanctify His people and persuade them to worship Him in the beauty of holiness. 2 Cor. 9, 8; Eph. 2, 10. A greater consecration on the part of our Christian people will fill the treasuries of the church to overflowing.

Secondly, *Christians should be thoroughly informed as to the work and the needs of the church.* It has already been pointed out that the average church-member is not well informed; he knows little about his home church and still less about his Synod. Lack of information accounts for the lack of interest. Our Christian people are not as conscious as they ought to be of their Christian duty to extend the kingdom of Christ by the preaching of the Gospel. When our people become better missionaries, they also become more liberal givers. The members of a church ought to know what opportunities their home church has for doing local mission-work; more than that, the members themselves ought to be persuaded to engage in this work. As to Synod, our Christians ought to be taught what Synod is (a body of congregations and every member of such congregations a member of Synod), how it is organized (General Body and District

* The most important Bible-passages referring to Christian giving have been given in the second part of this book (pp. 10—36). A list of Scripture-texts referred to in this book is given in a separate index.

synods, with many officers and boards), and what work it is doing (educational institutions and many missions). Especially should the people be made well acquainted with the many blessings which God in accordance with His promise has given through the preaching of His Gospel, and with the many and various opportunities which present themselves for extending Christ's kingdom in this world. Of course, only dry figures as to the area of mission-fields, the number of missionaries, the number of unchurched, the moneys expended and the appropriations made, will not alone suffice to arouse much interest. Our Christian people should become acquainted with the people in the various mission-fields and with their religious needs, and with the conditions under which the missionaries must do their work. Human interest stories, practical experiences, etc., should be given. The annual mission-festival does not give ample time to acquaint our people with our mission-work. A pastor will do well if he will give a mission-lecture once a month, or a series of lectures on successive Sundays or other days. Maps, charts, and the stereopticon will help to make the lecture interesting and profitable; these often will convey at a glance what many words will fail to do. Such lectures ought to be given to the entire congregation, men, women, and children. Members ought to be encouraged to read the church-papers and such tracts, pamphlets, and books on missions as are published by us from time to time. Only in this way will the interest of the people for the work of the Church be aroused, kept alive, and their love and zeal increased for the great work of the Church. We have not kept our people sufficiently informed. We cannot expect, however, that people will give their money for things in which they are not interested. That is good psychology! When a salesman tries to sell something, he does not begin by talking money, but he tries to convince the prospective customer that he is in need of the article which is offered to him. The salesman knows human nature; he knows that as soon as he has convinced any man that he needs a certain article, then the man will also cheerfully pay his money for it. Let us not deceive

ourselves into believing that our Christian people will give their money if they are not convinced that it will be well spent. Because this psychological factor has been much lost sight of, we have had deficits in our treasuries. People filled with the love of Christ cannot refuse to supply the Church's financial needs. Our Christians need more information. Let us give it to them.

Thirdly, the Gospel, which alone can persuade Christian people to give in the right spirit, and the information by which Christians are made acquainted with the work and the needs of the Church, should be followed by *the introduction of a good financial system, which affords the opportunity to give regularly, frequently, and proportionately*. A Christian may by a missionary sermon or a missionary talk or a lecture on church finances have had his love for the Lord's work kindled and his good will aroused, and yet, in spite of it, fail to respond or not respond in the same measure in which he would have done otherwise, simply because he has not, by a good system, been given the opportunity to turn in his contribution. According to the old customary way, for example, a pastor would at the annual mission-festival, with all the power of persuasion and the eloquence of oratory at his command, try to induce his people to make liberal offerings. But the people were not prepared to give much; they had just brought along the usual "change," and although they had been aroused to give more, they could not at that time. The better way is to preach a preparatory sermon prior to the mission-festival, and then distribute or mail envelopes to every communicant member, with the request that each bring his mission-offering on Mission Sunday. Pastors and congregations who have tried this tell us that by means of the envelopes they have collected twice, yes, three and four times as much as formerly. A certain pastor tells us: "According to the old way we collected not even \$300 at our annual mission-festival; two years ago we sent out envelopes and collected \$790.60; last year we sent out envelopes and collected \$866.02." Even so according to the old customary way only some members, the voters, would be asked

to "sign up" for the year. Experience has proved that when these same people were asked to pledge and give weekly contributions by means of envelopes, they gave much more than they had formerly given. So also has experience proved that when our people are asked to give contributions every week for synodical purposes, they in this way give much more than they formerly did by means of collections which were lifted at the church services four to eight times a year. System provides for regular, frequent, and proportionate giving.

The Systematic Effort.

In one of our large cities, a few years ago, some of the pastors of our churches became convinced that their church finances were in need of decided improvement. They therefore decided to try out a plan which had been suggested by Synod. The visitor of the District asked every pastor at conference to persuade his congregation to send a representative to a meeting which was to be held for the purpose of discussing the financial condition of the Church. Most of the churches sent representatives. After a thorough discussion a plan of action was decided upon. Before the matter was placed before the congregations, the representatives present thought it well to call a meeting of all the church councils, and then, through them, to present the whole matter to the congregations. This was done, and the following resolutions were passed:—

"1. That the congregations decide to join in a campaign for the improvement of church finances, covering the local congregational and benevolent as well as the synodical needs;

"2. That they adopt a uniform plan (as outlined in the following suggestions);

"3. That the securing of pledges be preceded by a campaign of education, which shall consist in the getting out and the distribution among all the members of a small four-page folder, talks made before the voters and the various church societies, short articles printed in the parish-paper, and a sermon on Christian giving to be preached on the Sunday morning of November 16 (22d Sunday after Trinity);

"4. That a campaign manager for the campaign be selected by the church council of each congregation;

"5. That canvassers be selected by the church council of each congregation;

"6. That these canvassers meet during the first week in November and be instructed as to their work;

"7. That every congregation which has not yet done so introduce the double weekly envelope system and pledge cards for home and outside purposes;

"8. That every congregation which has not yet done so elect the proper financial officer or officers to keep its financial system in good working order;

"9. That every congregation introduce the Apportionment Plan for local benevolent and synodical needs;

"10. That all the canvassers of the city hold a joint meeting on an evening during the third week in November;

"11. That each communicant member of the congregations be personally visited for the purpose of securing his pledge for congregational, local benevolent, and synodical needs, in a canvass to be made on the afternoon of Sunday, November 23, and that the canvassers meet on this Sunday before starting out upon the canvass and implore God's help and grace for their work;

"12. That a detailed report of the canvass be sent by the campaign manager to the visitor of the District;

"13. That the treasurer of every congregation report quarterly to the visitor of the District;

"14. That the congregations pay the expenses connected with the financial campaign. (The expenses will likely not exceed the sum of five dollars to be paid by each congregation.)"

What was the result? Six months after the plan had been in operation the following report was submitted:—

"Congregations which in the previous year and years had a deficit in their current expense treasury now have a good cash balance to their credit in the bank. One congregation increased its income for home purposes 64 per cent., another

62 per cent., another 53 per cent., another 44 per cent., another 35 per cent., etc.

"For outside (local benevolent and synodical) purposes one congregation increased its contributions 230 per cent., another 99 per cent., another 80 per cent., another 50 per cent., etc."

The good work has been continued ever since with increasing good results.

Any individual congregation can try out such a system. Just what can be done by systematic effort was shown by one of our congregations in the East, numbering about 600 communicants. The congregation decided that in the course of two years it would try to wipe out its mortgage debt of \$11,000. After the pledges had been received, it was found that sufficient money had been subscribed to wipe out the entire debt of about \$19,000 and leave a surplus besides. Two years later, upon the occasion of the congregation's twentieth anniversary, it was reported that the entire church debt had been paid.

Another church, a country congregation, had a debt of \$1,500. The members complained that they could not pay it. One of our laymen who was visiting with them suggested that for a year's time they sell all the eggs which their hens laid on Sundays and give the proceeds towards the payment of the debt. The congregation acted upon the good advice, and after a year's time were not only able to pay their church debt, but had a surplus of \$500.

Also individuals can by a systematic effort of their own give special contributions for certain purposes. While I was writing this book, a common laborer handed me a package containing 300 one-cent pieces. He said: "Whenever during the past year I made my daily purchases at the store, I would lay aside the 'pennies' which I received in change. I saved this money for the Building Fund of our new Seminary. It has been no hardship, but a pleasure for me to do so; it is only a small amount, but later I shall give more." If 500,000 people would have done as this man did, our Synod would by such savings, in the course of a year, have received something like \$1,500,000, more or less.

The Envelope System.

The envelope system is no longer an experiment; it has been successfully used by many congregations for many years. These congregations would not again be without it. The envelope system has increased the number of contributors and the amount of the contributions.

According to the Bible, every communicant member should be a regular contributor to the Church. The envelope system provides a method by which this can be done in the best, quickest, and simplest way. Every communicant member receives fifty-two envelopes, one for each Sunday in the year, dated and numbered. Every Sunday the church-member is expected to bring his envelope to the church service and deposit it. If on account of sickness or for any other reason the member cannot attend, he is expected to bring his envelope on the first Sunday when he again attends. The envelope system also makes it possible for the majority of church-members, by giving fifty-two times a year, to give much more than if they were called upon to give only four times or even but once a year.

Giving is an act of worship. Is. 60, 9; Matt. 2, 11; 2 Chron. 31, 5—10; 2 Kings 12, 9. Giving affords the Christian an opportunity to prove the sincerity of his love. 2 Cor. 8, 8. We also have the apostolic example of Sunday offerings. 1 Cor. 16, 2. This should be sufficient reason why we ask our Christians to bring their contributions when they attend the Sunday services. We Christians daily receive from the Lord the good things of this life; we ought not to think that it is asking much when we are called upon once a week to bring our thank-offerings to the Lord's temple.

Of course, collectors could be sent around to collect from every communicant member each week. We doubt, however, if this would be done. And if so, why should it be done? Why should not every Christian, when he comes to the church service, also bring his offering with him? In fact, we do not hesitate to say that only that congregation which uses the envelope system will in a fair measure approach the Scriptural ideal of receiving regular contributions from each

member. And the very fact that the envelope system is being successfully used in many congregations ought to encourage others to introduce it.

Congregations which have services only every two weeks, or once a month, as is the case in some mission charges, might, to begin with, provide as many envelopes as they have regular services in the course of the year, including the holiday services. But even in such cases we see no good reason why the weekly envelope should not be used at once and the envelopes, two or more, be brought whenever the services are held. Some churches use the envelope system also in their Sunday-school. This not only increases the offerings, but also early acquaints the children with the system which they will later be asked to use.

The single envelope system calls for one envelope with one pocket; the double envelope system calls for one envelope with two pockets. The double envelope system is to be preferred, because one pocket, usually the left one, can be used for the current expenses of the home church and the other can be used for all other (local benevolent and synodical) purposes.

We would advise that every congregation use the double envelope system. A congregation will be more encouraged to give liberally for outside purposes if its own home treasury is well filled. The proportionate amount for home and outside purposes is perhaps best given in the ratio of 1 to 4 or 5. For example: If a member's total regular weekly contribution is 25 cents, let 20 cents be given for the home church and 5 cents for outside purposes; if 50 cents, then 35 cents for the home church and 15 cents for outside purposes; if \$1.00, then 75 cents for the home church and 25 cents for outside purposes.

One of our pastors writes as follows: "In January, 1920, we introduced the double envelopes (weekly). Prior to that time the congregation issued to each communicant three sets of monthly envelopes: one for the general fund, one for the building fund (to pay off a church debt), and one to assist those who might be in need. I am told that, as a rule, only

the heads of families returned their envelopes. In 1919 communicants to the number of 190 contributed nothing to the maintenance of the congregation. Salaries were paid irregularly. Quite frequently the pastor would announce that he had not as yet received his salary for the past two months. The budget at that time called for about \$3,600. The synodical treasuries were supplied by means of extra collections at the door. Between \$300 and \$400 was all this congregation, numbering about 450 communicants, raised for Synod's needs and missions.

"Last year, 1921, by means of the weekly double envelope system, we raised about \$7,000 for home purposes and about \$1,400 for Synod's needs, missions, and charities. Only about 25 appear on the financial report for 1921 as having contributed nothing. The majority of these are newly confirmed who have no earnings.

"The consensus of opinion in the congregation is that without the double envelope system we would not have been able to meet the increased demands made upon the congregational treasury, nor would we have succeeded in trebling the amount of our contribution to the synodical treasuries.

"The advantages of the double envelope system according to our experience are: 1. an almost general participation in the raising of funds; 2. increased contributions, because made in small weekly instalments; 3. larger contributions to the synodical treasuries."

We could fill many pages with testimonials in favor of the envelope system.

Introducing the Envelope System.

A campaign of education on Christian giving should always precede the introduction of the envelope system. The members of the church should by the Word of God first be thoroughly instructed and convinced as to the Christian duty of giving, and should be thoroughly informed as to the work and the needs of the Church, before any attempt is made to collect money from them. At the close of a campaign of education the reasons for introducing the envelope system,

including the pledge card and the quarterly statement, should be given. After this has been done, the congregation ought to be ready to vote on the question. In old congregations one need not be surprised to find that some will violently oppose the introduction of the envelope system. They can offer no good reason for doing so, but they will oppose it nevertheless. Such should be kindly dealt with and an attempt be made to move them in favor of the system. But finally a congregation should not let a few stubborn objectors stand in the way of better service which it is willing to give to the Lord. Experience teaches that the best way to deal with objectors is to let them alone after they have been admonished, provided that they will contribute in some other way, which they usually do.

After the congregation has resolved to introduce the envelope system (preferably the double envelope system), the envelopes should be ordered, and the pledge cards should be printed. At the same time the pastor and the church council (having been asked to do so by the congregation) should select a sufficient number of canvassers. This selection should be carefully made. We would advise that enough canvassers be selected so that they can be sent out by twos and need not call on more than about a dozen families. A campaign manager should also be selected. Great care should be exercised to get the right man. (If the congregation has a financial secretary, he could, if he is the right man, serve as campaign manager.) The campaign manager will divide the congregation into districts, assign to the canvassers their territory, receive and tabulate the pledges, and, in general, supervise the campaign as far as the business end is concerned. A meeting of the canvassers should be held in which the pastor, and also others who may be qualified to do so, again briefly go over the whole ground, so that the canvassers will fully understand the situation and will themselves be persuaded to make liberal pledges, for no one can be expected to set any one else on fire who himself is cold. On a certain Sunday or on another day a canvass should then be made of the *entire membership*. The pastor ought not only to an-

nounce the canvass from the pulpit, stating day and time when the canvassers will call, and also asking the members to remain at home until they have been seen, but postal cards making the same announcement ought to be sent to the members through the mail.

The canvassers should be asked to meet on the day of the canvass at the church with the pastor and with the campaign manager, who should, on separate cards, give them the names and addresses of each communicant member in the district which they are to canvass. After that the canvassers should receive final instructions and be given a word of good cheer, and then be sent out upon their mission with prayer. The campaign manager should remain at the church, and the canvassers should be instructed to return as soon as they have finished canvassing their territory, turn in their cards, and also give the names of such as were not at home or as, for some reason, failed to sign the promise-to-pay card. These the canvassers should be asked to follow up during the week, if possible, or on the following Sunday, and then promptly report to the campaign manager. The campaign manager should then make a detailed report to the congregation, stating the number of communicant members belonging to the church, the number of promise-to-pay cards (pledges) received, the amount given by individuals (not mentioning names, but simply reporting how many promised to give 5 cents a week, how many 10 cents, 15 cents, 20 cents, 25 cents, 50 cents, 75 cents, \$1.00, etc.), and the total amount pledged both for home and for outside purposes, mentioning each separately.

In the mean time the packages of envelopes which had been ordered in due time will have arrived. The campaign manager should address the envelopes and enter the names of the members in a book (a special book for this purpose can be purchased), making sure that the number on the envelope corresponds with the number which he gives to each member in his book; for the members will not be required to write their names on the envelopes. On a certain Sunday the pastor should announce from the pulpit that the enve-

lopes are ready, and that each member is requested to receive his package after the service. Unclaimed envelopes should not be permitted to remain in the church, but ought to be delivered by mail or by messenger at the homes. The envelopes should be in the hands of the contributors a few weeks before the Sunday on which the first envelope is to be deposited.

Quarterly statements should be provided and mailed to the members punctually after the close of each quarter. This important feature should not be omitted. The members are entitled to have a receipt for their moneys; if any mistake occurs, it can in this way be easily and quickly corrected; delinquents need to be reminded that they are in arrears, and by being reminded at the end of the quarter, they can "catch up again" more easily than if they are permitted to run behind until the close of the year. To issue quarterly statements is good business. The congregation which fails to do so will lose money.

The financial secretary should turn his moneys over to the treasurer every week. At every congregational meeting the financial secretary should make his report of moneys received before the treasurer reports on moneys expended. At the end of the year both the financial secretary and the treasurer should give a detailed annual report. Congregations will do well to have the annual report printed and mailed to the members or otherwise distributed. The members are entitled to such a report. It will also help to increase their interest in the financial conditions of the church.

A congregation need not wait until the new year begins, on January 1, before it introduces the envelope system. The envelope system can be introduced at any time, preferably beginning with the first Sunday of the month. If introduced, for instance, on the first Sunday in March, the package will contain fifty-two envelopes reading from the first Sunday of March of that year until the last Sunday in February of the following year. The congregation can close its books on December 31, or at any other time when it chooses to do so. A congregation can begin to use the envelope system at any

time, provided that by a campaign of education the members have been prepared for it. The campaign of education is essential. Without it the system will not work.

A congregation which introduces the envelope system and uses it in the right way will never regret having done so. Under the present circumstances the envelope system is *positively the best system* in existence for the collection of moneys in the church, be the congregation in the city or in the country. Years ago farmers objected to it because they did not always have ready cash, but those days are past. The farmer of our day who trades with ready cash at the country store, who receives cash money at the creamery, and who stops on the road to buy gasoline for his auto, also has ready cash to put into his Sunday collection envelope.

Shall the usual basket-collection be lifted where the envelope system is used? If our members would through their envelopes contribute to the full extent of their ability, there would be no need, as far as they are concerned, for the additional basket-collection. As it is, however, the members of the church will not likely overreach themselves when using the envelope, and therefore the customary basket-collection will give them an additional opportunity to make an offering. Experience proves that congregations which receive the envelopes in the basket, instead of providing boxes for them at the entrance of the church, are losing a considerable amount of money.

Form of Pledge Card.

(Promise-to-pay Card.)

I herewith promise to give a WEEKLY contribution of for the CURRENT EXPENSE TREASURY of Lutheran Church, and a WEEKLY contribution of for local benevolent and for synodical purposes.

Inability to pay shall excuse me from fulfilling my promise. If God, in the course of time, blesses me with more of this world's goods, I shall gladly increase my subscription.

NAME:

ADDRESS:

A Quarterly Statement.

Statement for Quarter Ending

Name: Account No.

	CURRENT EXPENSE	SYNOD, BENEVO- LENCES, ETC.	ADVANCE OFFERING	SINKING- FUND
Amount Promised				
Amount Paid				
Amount Due This Quarter				
Amount Overpaid This Quarter.....				
Amount Due from Last Quarter.....				
Amount Overpaid from Last Quarter				
Total Amount Due				
Total Amount Overpaid				

Report errors, if any, to the undersigned IMMEDIATELY. In case of incorrect name or address,
drop correct name and address in box at church-door.

Financial Secretary.

Summary of Pledges.*

Communi- cants	AMOUNT OF PLEDGE		Total for the Year
	Weekly	Yearly	
19	\$.05	\$ 2.60	\$ 49.40
109 .....	.10	5.20	566.80
84 .....	.15	7.80	655.20
27 .....	.20	10.40	280.80
246 .....	.25	13.00	3198.00
7 .....	.30	15.60	109.20
23 .....	.35	18.20	418.60
11 .....	.40	20.80	228.80
107 .....	.50	26.00	2782.00
4 .....	.60	31.20	124.80
1 .....	.65	33.80	33.80
1 .....	.70	36.40	36.40
12 .....	.75	39.00	468.00
29	1.00	52.00	1508.00
3	1.50	78.00	234.00
1	1.75	91.00	91.00
4	2.00	104.00	416.00
3	3.00	156.00	468.00
1	3.50	182.00	182.00
1	4.00	208.00	208.00
1	5.00	260.00	260.00
1	10.00	520.00	520.00
2	—	6.00	12.00
8	—	10.00	80.00
2	—	15.00	30.00
2	—	20.00	40.00
1	—	25.00	25.00
2	—	24.00	48.00
712			\$13073.80

Form of Letter to be Sent to New Members.**

DEAR FELLOW-CHRISTIAN:—

You have been received as a member of our congregation. We are glad to have you with us. We hope that your membership in our congregation will not only benefit you per-

* This tabulation was taken from the parish-paper of one of our churches. It represents the pledges given for the year 1922.

** In sending this letter it is, of course, taken for granted that new members confirmed by the pastor (young people or

sonally, but will also help to build up the kingdom of Christ here and in this world at large.

As you know, the Church needs the financial support of her members. I am enclosing a printed copy of the budget for the current year, so that you may know the needs of our congregation and of our Synod. We know that you, being a Christian, are also willing to bring your offerings to the Lord to supply the needs of the Church.

We use the double envelope system for the collection of moneys. One pocket is used exclusively for our home needs, and the other for the needs of our Synod and for local benevolent purposes. The ratio of the home needs to the others mentioned is about 1 to 4 or 5.

I am enclosing a pledge card. Will you please fill in the amounts which you intend to give every week, sign the card, and then drop it in the basket at the church service. You are asked to give as the love of Christ persuades you.

Upon receipt of your card I shall send you a package of envelopes, one for every Sunday of the year. You are asked to bring your envelopes to the church services and deposit them in the boxes provided for that purpose at the church-doors. If absent on one Sunday, bring two envelopes on the following Sunday.

If you do not fully understand our system, I shall be pleased to explain it to you in person. Do not hesitate to call on me.

I am sincerely yours,

.....,

Financial Secretary.

Averages and Quotas.

The two terms, averages and quotas, have been misunderstood as to their practical application. Averages are used to show the financial possibilities; quotas, the financial needs.

adults) have been instructed by the pastor also as to Christian stewardship. Members coming from sister congregations which do not use the envelope system will likely need to be given more explanation than this letter contains.

If, for instance, the budget of a synod for a year calls for \$850,000, that means that, according to an estimate made, at least \$850,000 will be needed for the regular current expenses of Synod, including all its regular treasuries, but excluding any special appropriations, as that, for instance, of the Building Fund. Now \$850,000 is in itself a large sum. The question arises: Are the financial needs greater than the financial possibilities of the members, or in other words, can we expect that, let us say 628,000 members, during the course of a year, will be able to contribute \$850,000? The answer to this question will be given by the *average contributions*. If 628,000 members are called upon to contribute \$850,000, then, *if each one would contribute the same amount*, each one would have to give \$1.36 annually, or $2\frac{7}{10}$ cents weekly. Arriving at an average contribution of $2\frac{7}{10}$ cents a week, we know that the financial needs do not exceed the financial possibilities. That is all the average is to show. It is not intended — and this impression should not be conveyed — that each member shall give only $2\frac{7}{10}$ cents per week. We know that many people can give much more than that, and, in fact, would be ashamed to give so little. We also know that there will always be some among the hundred thousands who will not even give that much. The Bible does not say that people are to give averages, but that they are to give in accordance with their means to supply the needs of the Church.

A question may here be interspersed: If the average contribution is so little and we must admit that Christian people could and as Christians would be willing to give it, why have we still deficits in the church treasuries? Answer: For the simple reason that not in all congregations a persistent effort has been made to enroll *every communicant member as a regular contributor*. Many give nothing towards Synod's expenses all the year round, and others give a small sum only occasionally. The rule ought to be: Every one, something, frequently (weekly). That is Scriptural.

Quotas show the financial needs as these ought to be supplied by individual congregations or by the Districts of

Synod. The quota is figured by multiplying the average contribution needed by the number of members in a congregation or in a District. The quota tells how much each congregation or District ought to pay in order to supply the needs of the Church *if every congregation of Synod would pay the same amount*. If, therefore, a congregation numbering 300 members would ask the question, "How much are we expected to contribute to supply Synod's needs?" the answer would be given by the *quota*, multiplying \$1.36 by 300. This is the goal which such a congregation should try to reach. But a congregation would misinterpret the use of the term quota if it understood it to mean that it should give just so much and no more. That is not the intention. Some churches can give more than others, and some Districts more than others. The equality of which Paul speaks is not an equality which is based on quotas, but on the giving possibilities. He says: "It is accepted according to that a man hath." 2 Cor. 8, 12. It should also not be forgotten that the quota is always the minimum estimated amount required. If congregations pay no more than their quota, mission boards and other boards of the Church are given very little opportunity for extending their work.

One should not stress averages and quotas when speaking to congregations. If these terms are not very carefully explained in detail, people will misunderstand them. It is to be feared that even now some members are holding themselves down to averages, and some congregations to quotas. *What needs to be stressed is that every Christian should give frequently, regularly, and in accordance with his means to supply the needs of the Church*. When the time comes that the people will "bring much more than enough for the service of the work," as they did in the days of Moses, then we can quickly and easily, as he did, restrain them from bringing. Ex. 36, 5—7.

The Apportionment Plan, or the Budget Treasury.

Formerly it was the custom of churches, and still is with some, to collect on certain Sundays of the year for specific treasuries, such, for instance, as the Synodical Treasury, the

Home Mission Treasury, and the Foreign Mission Treasury. Where there was any system at all, it was the so-called *Kollektenordnung*, and pastors and church-members would take pride in showing visitors a framed copy of the *Kollektenordnung* in the vestibule of the church. When we had but few treasuries and our needs were comparatively small, our congregations would have about six, eight, or ten special collections a year. At the annual mission-festival a special collection would be lifted. The bulk of this collection, which was usually not very large, would be given to the Home Mission Treasury and the remainder, perhaps, to some of the treasuries which had not been taken care of during the course of the year, as, for instance, the treasury for deaf-mutes and immigrants. As our Synod grew and the work expanded, the number of treasuries increased, and the needs became greater, our congregations continued to collect moneys in the same way, but increased the number of special collections. Some would collect monthly or semimonthly for outside purposes; many did not collect for some treasury at all unless a special appeal (*Notschrei*) would be made in the church-paper.

At the present time we have about twelve different treasuries which ought to be regularly supplied. The amounts needed for these treasuries vary very much: one treasury, for instance, will need \$180,000, another \$40,000, and another only \$18,000. The number of those who are expected to contribute to the various treasuries also varies: to some treasuries, for instance, the Synodical Treasury, all the members of Synod are expected to contribute; to another treasury, as that of the home mission-work of the District, only the members of that particular District are expected to contribute.

According to the Bible every Christian should give in accordance with his means. How much this will be every Christian must decide for himself. But what proportionate sum shall the individual Christian give to the various treasuries? If a member of Synod would give fifty cents to a treasury needing \$180,000 and the same amount to a treasury needing only \$40,000, provided that the same number

are to contribute to these treasuries, he would not be giving in the right proportion. Or if a member gives the same amount to a treasury which is supported only by the 40,000 members of a District as he does to a treasury which ought to be supported by the 600,000 members of a whole synod, then he is, perhaps, again giving out of proportion. Of course, the individual Christian should be informed and know what proportionate amount of money is needed for the various treasuries. An apportionment plan for a synod, for instance, would, by way of example, read like this:—

	<i>Budget.</i>	<i>Percentage.</i>
Synodical Treasury	\$385,000.00	43.388
General Home Missions	105,000.00	11.833
Foreign Missions (East India; China)	110,000.00	12.396
South American Missions	40,000.00	4.508
European Missions	15,000.00	1.690
Deaf-mute Missions	20,000.00	2.254
Indian Mission	15,000.00	1.690
Foreign-tongue Missions	12,000.00	1.352
Immigrant and Seamen's Missions....	5,357.50	.604
Negro Missions	100,000.00	11.269
Board of Support	75,000.00	8.452
General Relief	5,000.00	.564
	<hr/>	<hr/>
	\$887,357.50	100.00%

An apportionment plan for a District would, by way of example, read as follows:—

			<i>Percentage Required for Apportionment</i>
GENERAL TREASURIES.	<i>Required.</i>	<i>Per Capita.</i>	<i>Plan.</i>
Synodical	\$11,340.00	\$.27	14
Building Fund	5,460.00	.13	6
General Home Missions....	4,200.00	.10	5
Foreign Missions	2,940.00	.07	3
South American Missions...	2,940.00	.07	4
Deaf-mute Missions	1,260.00	.03	1
Indian Mission	420.00	.01	1
Foreign-tongue Missions	840.00	.02	1
China Missions	2,520.00	.06	3
Negro Missions	4,620.00	.11	5
Board of Support	9,240.00	.22	10
DISTRICT TREASURIES.			
Home Missions	16,500.00	.40	20
Church Extension	5,000.00	.12	5

Synodical Treasury	2,000.00	.05	2
Orphan Home	10,500.00	.25	12
City Mission	1,000.00	.03	1
Indigent Students	2,000.00	.05	2
Ready Help *	5,000.00	.12	5
	<hr/>	<hr/>	<hr/>
	\$87,780.00	\$2.11	100

An apportionment plan for a group of city churches, which to the synodical and District needs have added the local benevolences, would read like this:—

GENERAL TREASURIES.	Required.	Per Capita.	Percentage.
Synodical	\$5,100.00	\$.51	14.0
General Home Missions	1,900.00	.19	5.2
Foreign Missions (East India and China)	1,700.00	.17	4.7
South American Missions	700.00	.07	1.9
European Missions	200.00	.02	.6
Deaf-mute Missions	300.00	.03	.8
Indian Mission	300.00	.03	.8
Jewish Mission	100.00	.01	.3
Foreign-tongue Missions	200.00	.02	.6
Immigrant and Seamen's Missions	200.00	.02	.6
Board of Support	1,800.00	.18	5.0
Negro Missions	1,200.00	.12	3.3
General Relief	100.00	.01	.3
	<hr/>	<hr/>	<hr/>
	\$13,800.00	\$1.38	38.1
DISTRICT AND CITY TREASURIES.	Required.	Per Capita.	Percentage.
Home Missions	\$3,900.00	\$.39	10.7
Church Extension	1,200.00	.12	3.3
District Synodical Treasury.....	700.00	.07	1.9
City Mission	3,100.00	.31	8.5
Indigent Students	400.00	.04	1.1
Orphan Home	10,000.00	1.00	27.5
Hospital	1,000.00	.10	2.8
Old People's Home	1,000.00	.10	2.8
Ready Help	1,200.00	.12	3.3
	<hr/>	<hr/>	<hr/>
	\$22,500.00	\$2.25	61.9
<i>Totals.....</i>	<i>\$36,300.00</i>	<i>\$3.63</i>	<i>100</i>

* The Ready Help Treasury (*Bittgesuchkasse*) provides for a reserve fund out of which congregations can give moneys for special purposes, not mentioned in the budget, or which money, at the end of the year, they may distribute, in whole or in part, among the treasuries of the budget which may be in special need because of increased expenses.

It cannot be expected that the individual church-member will himself distribute his moneys according to such tables. That would cause much inconvenience and confusion. Yet the Christian who is a member of Synod is in duty bound to assist *in all the work* which Synod has undertaken. The better plan under the present circumstances, therefore, is that our Christian people give what they can for outside purposes into a so-called budget treasury, and then permit the financial officers of the church or of the Synod to make the proportionate distribution according to a scale which has been prepared and printed in connection with the budget. Every Christian will then know that of every dollar which he gives so much will be given to this treasury and so much to another treasury.

To this plan we have heard two objections. One is that by the apportionment plan the individual Christian is not brought in close touch with the work of the Church in its various phases, does not have his interest sufficiently aroused for specific work in the Church, and therefore will not contribute as much as he would if this were the case. Experience has proved that this objection does not hold good. The apportionment plan does not deprive the individual Christian of any information as to the work of the Church, but simply provides for a proportionate and, therefore, a more intelligent distribution of the moneys. Even under the apportionment plan the individual Christian should be made thoroughly acquainted with each branch of the Church's work.

The other objection which has been offered to the apportionment plan is that it keeps Christians from giving special contributions for any specific purpose. This objection is due to a misunderstanding. If a Christian specifies that \$5, or \$10, or \$100 given by him shall be paid to any certain treasury, the treasurer of the church will so enter his contribution, and the money will be used for that purpose and for no other.

We are convinced that under the present circumstances the apportionment plan will best take care of the financial needs of our many treasuries, because it is the only way by

which the moneys given by our people can be *proportionately distributed as the needs require it*. Why should we have a large surplus in one treasury and a large deficit in another? Even here the apostle's words may apply: "I mean not that other men [we could say, other treasuries] be eased, and ye [some treasuries] be burdened." 2 Cor. 8, 13. We believe that we are speaking for our Christians when we say that *they* desire to give their moneys so as to supply all the needs of the Church. The apportionment plan, or the budget treasury, provides for just such proportionate distribution.*

The Financial Secretary and the Treasurer.

Where the envelope system is used, we would advise that a congregation elect both a financial secretary and a treasurer. The financial secretary should receive all moneys and turn them over every week to the treasurer; the treasurer should make all payments. Both of these men ought to be wide-awake Christians who are not only good at figures and understand the rudiments of bookkeeping, but also take a lively interest in the financial problems of the Church. Especially should the financial secretary be such a man. He ought to be well informed as to the work and the needs of his congregation and of his Synod, so that he can pass this information on to others; he ought to be a man who is filled with love and zeal and a spirit of self-sacrifice for the Lord's cause, so that he can inspire others; he ought to conduct the financial

* If congregations collect for *each treasury separately*, then the amount to be collected and sent for each treasury is the amount of the communicant membership multiplied by the *per capita* amount for each treasury; if the *budget treasury plan* (the plan by which moneys are collected for all treasuries without distinction) is adopted, then the total amount to be collected and sent is the amount of the communicant membership multiplied by the *total per capita* amount, which is then proportionately divided according to the percentage given. In the latter case the treasurer of the congregation should figure out the amount which each treasury shall receive and then send such tabulation with a check for the whole amount to the District treasurer.

campaign, as far as the business end is concerned, keep accurate and orderly accounts, 2 Cor. 8, 20, 21, promptly send out the pledge cards with a letter to new members received, punctually mail the quarterly statements, speak kindly, but convincingly to delinquent contributors, etc. *The best financial system will be a failure if it is not handled right.*

Church officers should not be elected according to the rule that "the honors be permitted to go around," but in accordance with the qualifications needed for any particular office. When financial officers were to be chosen in the church at Jerusalem, the apostles did not advise the congregation to choose any men, but said: "Wherefore, brethren, look ye out among you seven men of honest report, full of the Holy Ghost and wisdom, whom we may appoint over this business." Acts 6, 3. A man may make a good deacon in the church who as a financial officer would prove to be a total failure. It is altogether in keeping with Holy Writ that, when church officers are to be elected, the congregation be told what their qualifications ought to be and be asked to elect such men as can and will measure up to the requirements of the office for which they are to be elected.

When the annual financial report of the financial secretary and the treasurer is printed, the financial secretary may also be instructed by the congregation to prepare a printed list of *all* communicant members, showing how much each contributed for home, synodical, and other purposes. Many congregations do this. We see no good reason why it should not be done. Any one who has contributed in accordance with his means need not be ashamed to have the amount of his contribution, be it large or small, published. Such as have not done so, will, perhaps, be encouraged to do better by the good example of others. 2 Cor. 9, 2. Certainly, it is not contrary to the spirit of the Gospel to publish such a list.

The Country Church.

The country church differs not essentially from the city church. Nor is there much difference to-day as to general conditions. Formerly there was a difference; farmers did

not have cash money at all times of the year and could, therefore, not pay their church dues until the harvest was gathered and marketed, or until they had sold a few head of cattle or some hogs; they lived in humble huts or small houses, had to travel a long way over bad roads before they could reach a town or a railroad station or their church, received mail once a week or even once a month, and were more or less isolated. But all this has changed; the farmer to-day shares and enjoys many of the conveniences of his brother in the city and has the advantage of having more fresh air and sunlight and more independence; his mail is delivered to him daily, the telephone keeps him continually in touch with the world, in his automobile he can travel over good roads and finds it no hardship to go on a twenty- or thirty-mile trip, towns and railroads have been built within a few miles of his farm, the number of churches has increased, and the distances to church and school have been considerably shortened; every little town has its bank, and the farmer is the depositor.

There is absolutely no good reason why the same financial system cannot be used in the country church which is used in the city church. The farmer of to-day is no longer a backwoodsman, and he should not be treated as such.

A country pastor writes on August 23, 1922: "The weekly envelope system (double) has been used in my country congregation for the past two years, and I can testify that the phenomenal results have silenced all opposition among us. All salaries and expenses are now paid monthly, benevolences increased over 100 per cent. and are remitted quarterly. All communicants contribute. The past two years have been, in a financial way, the most discouraging and trying in the history of our congregation; crop failures and low prices would have affected our contributions to the same degree as elsewhere, and we would have faced big deficits in all treasuries, were it not for the *small*, but regular *contributions* paid with the butter-and-egg-money and similar small incomes of the farmer. To contribute at least 10 cents a Sunday for synodical treasuries seemed such a small matter to

the average communicant, and yet it amounts to \$5.20 a year for the various activities of Synod. How easily would the financial difficulties of the Church be solved, if this method were generally adopted!

"The envelope system is *just the thing for the country congregation*; it is most convenient and flexible.

"Of course, it goes without saying that the system must be worked and will not run 'on its own steam.' Pledge cards and a live finance committee are an absolute necessity for the successful operation of the envelope system. One need only try it for a year, and one will become suprisingly convinced. Remember, for the cause of the Lord the best thing we can find can alone be good enough!"

Another country pastor writes: "We have introduced the double envelope system in our country church. In the first quarter of the year only about 40 per cent. of our communicants could be induced to use the envelopes. By the end of the second quarter this number had increased to about 60 per cent. Nevertheless about one thousand dollars, *more than four times as much as the year before*, were raised for the congregation's general fund. In the year before the envelope system was introduced, about 33 per cent. of the members had not contributed one cent, about 20 per cent. of the members had not contributed in the two previous years, and about 10 per cent. had not contributed for three years."

Another country pastor writes: "Before we used the envelope system, we found it very difficult to meet our current expenses; the treasurers were always trying to raise money, and some bills remained unpaid for months. Since we have introduced the double envelope system, there is always money in the treasury, the salary is paid at the end of each month, and all other obligations are promptly met. Besides, we are having no difficulty in raising sufficient moneys for benevolences. We also had our doubts whether the envelope system would work in a country congregation, but experience has taught us that it will. I hardly think that we could or would go back to the old way."

The Mission-Congregation.

Congregations, organized or unorganized, should not ask for a subsidy out of the mission treasury unless they themselves cannot defray their current expenses; and subsidized congregations should become self-supporting as soon as possible. That ought to be self-evident. It is a fact, however, that people who are fairly well-to-do and who would be ashamed to appear as beggars before the doors of others will through a congregation appeal to the mission board for a subsidy. And, as a rule, subsidized congregations permit themselves to be supported longer than is necessary. Mission boards should therefore, before granting a subsidy, carefully study the financial situation of the mission-congregation, and in the course of time carefully advise it as to its financial situation, and urge it to become self-supporting.

Of course, before mission-congregations can be expected to do much in the line of giving, they must be trained to give by the missionary pastor. This training should begin as soon as the missionary can assume that he is serving Christian people. Christian giving is a Christian duty, and we have no right to exempt those whom the Lord does not exempt. In His Word the Lord asks that all who come to worship Him should bring their silver and their gold with them. Is. 60, 9.

It may here be inserted that it is a mistake if mission-congregations (or any others) expect or ask the societies of the church, as the ladies' society or the young people's society, to pay in whole or in part the congregation's regular expenses, as the pastor's salary, the light and fuel bills, etc. The members of the society are members of the church (others should not be accepted as members of the church society), and their first financial obligation is towards the church and not towards the church society. The members should contribute in accordance with their means to supply the needs of the church; after these have been supplied, the members may, if they can, pay their society dues.

It is also a mistake to advise that mission-congregations should not, until they are self-supporting, be asked to con-

tribute to the work of the Church at large. They should, moreover, at once learn that as Christians it is their duty to extend the kingdom of Christ, and that also for this purpose their moneys are needed. Giving to the Church at large will not, as some think, keep them longer on the subsidy list or interfere with the work of the home church; the very contrary is true. "Give, and it shall be given unto you."

What holds good as to the subsidy also holds good with reference to loans from the Church Extension Fund. The purpose of the Church Extension Fund is to tide poor congregations over an emergency when they are building churches, schools, or parsonages. As soon as the emergency no longer exists, the loan should be returned to the Church Extension Fund, so that it can, in turn, be used to help other poor churches. And the emergency does no longer exist when the congregation can borrow money elsewhere and pay interest on its debts, as many other congregations are compelled to do. When a congregation makes no effort at all to pay its loan to the Church Extension Fund, it puts itself into the same class as the individual of whom the psalmist says: "The wicked borroweth, and payeth not again," Ps. 37, 21; for there is not one moral standard for the individual and another for the Christian congregation. Nor does the fact that we are dealing with Christian friends help the situation; it only makes it worse. (See article on "The Church Extension Fund.")

False Economy.

To practise economy means not to spend money needlessly, carelessly, foolishly, wrongly. No Christian, no Christian congregation, no Christian synod, has the right to waste any of the gifts of God. The Lord Himself asks us to "gather up the fragments that remain, *that nothing be lost.*" John 6, 12. The son who "wasted his substance with riotous living" has ever since been known as the prodigal. Luke 15, 13. The steward who was accused of having wasted his master's goods was not only called upon to give an account of his stewardship, but was told that he could be no longer steward. Luke 16, 2.

But there is such a thing as false economy, an economy which is prompted by short-sightedness, by neglect, or by a miserly spirit. It is false economy when congregations needlessly keep the salaries of their pastors and teachers down to a minimum. If a congregation can do so, it ought to pay its pastors and teachers according to the Lord's own rule, "The laborer is worthy of his hire," Luke 10, 7, and not according to the man-made rule that ministers and teachers must be given merely a bare existence. We have not in mind that pastors and teachers should be able to accumulate great riches, — for we are convinced that this would be detrimental to the Church, — but we know that the Lord does not want them and their families to suffer, to make debts, or to "entangle themselves with the affairs of this life." 2 Tim. 2, 4. Paul writes to the Corinthians: "Have we not power to eat and to drink? If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things?" 1 Cor. 9, 4. 11. A minister's or a teacher's salary should also be large enough to enable him to purchase the necessary books and subscribe for the church-papers and other periodicals which he may need in his work. We have often heard ministers complain that they could not subscribe for our church-papers or buy books because their salaries were too small. This ought not so to be. It is not an encouragement to a pastor if he is hindered in his work by the false economy of his congregation, and the congregation in that case is not gaining anything, but is losing.

It is false economy if congregations, when building churches and schools, from the very outset keep their building plans down to an arbitrarily fixed cost instead of carefully studying their present and future needs and then trying, if possible, to meet them. The costs should at all times, if possible, be brought up to the needs, and not *vice versa*. Congregations, for instance, in crowded sections of the city have built small churches simply because, for the time being, they would save a few thousand dollars. Not many years later their church became too small, and they could either not

enlarge it, or the improvement cost them twice or three times as much as would have been the case in the first place.

A warning, however, is necessary. Some congregations go to the other extreme. They erect buildings which are so expensive that for many years a heavy debt and its interest will be a burden to the congregation, discourage the members, and keep them from giving much financial aid to the work of the Church at large. As the individual Christian, so also the Church has no right to incur unnecessary debts. Luke 14, 28—30.

It is false economy when churches fail to keep their buildings in good repair. "A stitch in time saves nine." The outward appearance of the church property usually reflects the spiritual condition of the church people and the pastor who own it. Enough said!

Circuit Meetings.

Of late years our laymen have concerned themselves more about the financial situation of the Church than formerly. This is as it should be. The pastor must always remain the leader in the church, even in financial matters, but he should be supported by the laymen. The laymen ought to look after the business end of the affairs of the church. So the apostles directed the church at Jerusalem. Acts 6, 1—4.

An increased interest in the work of the Church has been aroused in recent years by so-called circuit meetings, which have been held in addition to the regular sessions of Synod. A number of congregations delegate their pastor and a lay-member to attend a meeting at which the work and the needs of the Church are thoroughly discussed. The pastor and the lay representative in turn report to their congregation and there arouse the necessary interest and enthusiasm.

We quote from a few reports of such meetings. One layman made the following report: "With the aid of a series of charts Mr. — gave a very interesting and pointed explanation of the synodical and the congregational organization. The complete working machinery of Synod was briefly summarized before the meeting. Mr. — hopes to have his

charts duplicated, so that they will be available to every congregation for the purpose of broadcasting necessary information regarding Synod.

"In speaking of Synod's financial history, Mr. — pointed out that of the last fifty years, thirty-three years were begun with a deficit in the Synodical Treasury and forty-two with a deficit in the Building Fund. Surely sufficient reason for us to try to amend and improve our financial situation!

"Mr. — further explained that it is utterly unthinkable for the individual congregation to exist and preach the Gospel effectively independently of the Synod. Each congregation is dependent upon Synod for its pastors, teachers, and missionaries, the carriers of the Gospel of Christ. It is for this reason that every congregation should gladly help support Synod in all its work."

From another report we quote the following: "The chairman had prepared a program for the meeting, according to which the discussions were led.

"Considerable time was spent in discussing the budget. All the wants of Synod for its different treasuries were very carefully considered. Considerable time was especially devoted to the Synodical Treasury. It was the opinion of every one present that the sum required for Synod's needs was so small that it should be an easy matter to furnish Synod with the needed financial assistance. A resolution was passed that we do our utmost to persuade our congregations not only to raise their fair average of the money needed, but also considerably more, since we have been blessed above many others.

"The envelope system was warmly recommended and explained at length. It was shown that by this method every one is reached, that all are taught to give regularly and systematically. It was pointed out that failure to do this has been the reason for the constant deficits in the treasuries of our congregations and our Synod. It was shown that by giving small sums frequently the total amount contributed is wonderfully large.

"Another cause of deficits is the lack of information as to the needs of Synod. This is due to the fact that comparatively few of our Christians read Synod's official papers. One of these ought to be in every home. If our church-papers would be read in every home, we are confident that the treasuries of Synod would not be in debt, for Christians give when they know that Jesus needs their offering. We, therefore, consider it our duty to gain subscribers for these papers.

"The lay delegates were urged to talk to their congregations about these matters in public meetings and in private conversations. They were asked not to expect that the pastor alone should do all of this work."

Another report reads: "The secretary explained the Ahlbrand Plan [a financial plan adopted by Synod], its aim and arrangement. The general discussion, in which nearly every one took part, particularly the lay delegates, showed clearly that many had come with wrong impressions and wrong ideas as to the system embodied in the plan. It was impressed upon those present that the plan carries with it no tax or assessment, but that every one is asked to give as the Lord has prospered him and as he is prompted to give by the love of Christ. After a thorough discussion all present became enthusiastic and endorsed the plan, realizing that the synodical body had now grown so large that the laymen must assist their pastors in informing all communicant members as to the blessings the Lord has bestowed upon our Synod and the wonderful work which we are permitted to do."

Another report says: "We have interesting meetings. We help one another. We are getting results."

Experience has always proved that when our church-members learn to know the needs of the Church and are implored by the mercies of God to supply them, they do not fail to do so. It could not be otherwise, for they are Christians.

The Ahlbrand Plan.

The Lutheran Laymen's League, an organization of the Missouri Synod, which, according to its constitution, is organized for the purpose of "aiding Synod with word and deed

in business and financial matters," made a careful study of the financial requirements of Synod and the possibility of increasing the contributions, so that Synod would at all times have ample funds on hand. At the sessions of Synod held in Detroit, June, 1920, the Lutheran Laymen's League made an overture to Synod recommending a certain plan, now known as the Ahlbrand Plan. Synod adopted the plan. We quote from the overture (the full text is found in the official minutes, p. 210):—

"After due consideration we are more firmly convinced than ever that the individual members as a whole have the means and will cheerfully contribute their full part of the synodical requirements, if they are properly informed and arrangements are made so that the resolutions of Synod covering finances and financial systems will be carried out by all congregations in a systematic manner. In order to accomplish this, we recommend that—

"1. A Board of Directors be created, as provided for by the new constitution of Synod.

"2. We further recommend that Synod instruct the Board of Directors to employ a competent and well-qualified man as Financial Manager.

"3. The last Delegate Synod adopted what is generally known as the 'Lay Delegates' Resolutions,' which provide for organizations of lay delegates according to the official Visiting Circuits. The delegates selected by the individual congregations are to meet at the call of the official visiting pastor as soon after the New Year as possible, and are to organize properly. Each delegate is to submit a report showing the contributions made by his congregation for the past year for all synodical purposes. These reports are then to be discussed with a view of increasing contributions where the report shows that a congregation has not done its full share according to the budget of Synod.

"4. That there may be uniformity in the reports submitted by the various organizations, and to assist all congregations in properly supporting every synodical treasury in a systematic manner, and provide a way so that the synodical officials

may check up the contributions of the entire District and eventually every congregation, we further recommend that a set of blank forms be adopted.

"Form No. 1 is to be used by the local pastor for making all entries of contributions for outside purposes, giving the date of such contributions, and placing the amount in the respective column under the name of the fund for which the contribution is intended. Before making entries, he should fill in at the head of each column the total quota for his congregation, based on the communicant membership. By using this sheet as his entire record of contributions, he can see at a glance what treasury is short, and can readily arrange collections for such treasury.

"Form No. 2 is the congregation's report, which is to be submitted by its delegate to the Circuit Organization.

"Form No. 3 is to be used by the secretary of the Visiting Circuit Organization for tabulating the total contributions from each congregation as shown on the Congregation Delegate's Report. A copy of this tabulated report is to be furnished to the visiting pastor, together with a copy of each individual's report. The delegate to the District Organization is also to be furnished a copy of this tabulated report.

"Form No. 4 is to be used by the secretary of the District Organization to tabulate the sums contributed by each Visiting Circuit Organization as a unit. A copy of this tabulated report, together with a copy of each Circuit Report, is to be furnished to the District President. The delegate to the Synod Organization is also to be furnished a copy of this report.

"Form No. 5 is to be used by the secretary of the Synod Organization to tabulate the sums contributed by the District Organizations as a unit. Both the President of Synod and the Financial Manager are to be supplied with a copy of this tabulated report, as well as with a copy of each District Report.

"We are convinced that the personal contact between the synodical officials and the members of the Visiting Circuit, District, and Synod Organization of Laymen is valuable to

Synod, as it will naturally tend to stimulate the interest of lay-members in synodical affairs. We are of the opinion that it will also result in increased revenues for Synod, as it will educate all congregations to adopt systematic methods in raising their part of Synod's budget; and at the same time improve the finances of the local congregation."

NOTE. — Copies of the various forms mentioned can be procured from Synod's Financial Secretary, care of Concordia Publishing House, St. Louis, Mo. Congregations which have adopted the *Budget Treasury Plan* do not fill out the entire form.

The Church Extension Fund.*

In 1861, as may be seen on the twenty-second page of its synodical report of that year, the Western District was petitioned for moneys by a newly organized congregation to aid it in completing a house of worship. This appeal was one of a number coming from the Western picket lines. Every applicant described his field as "strategic," as "the most important in the country." Though the calls were not many, yet they were coming so thick that some of the delegates seem to have been on the verge of distraction. They voiced their disapproval of diverting moneys into such channels. They had never dreamed of such a thing, but had continued to worship in a log shanty rather than burden their sister congregations with an ambitious building program. They were sure that if synodical congregations and Synod as a body were continually circularized by such crying Macedonians, Synod and its treasuries would soon be demoralized. They must call a halt, and hence they put on record the following three declarations: 1. If Synod as a body begins to collect funds for the building of church properties, it will invite the danger of having disreputable congregations affiliate with it for the sake of filthy lucre. 2. Since our synodical congregations are often burdened with debts themselves and otherwise have enough to do to meet both their home

* Written upon request by the Rev. F. W. Weidmann, chairman of Synod's Church Extension Board.

and synodical obligations, they should not be bothered with such appeals to their charity. 3. Congregations unable to finance their building projects should not call a resident pastor, but content themselves with the services of neighboring ministers.

Fearing, perhaps, that a too drastic interpretation might be put upon this threefold statement, our fathers added the modifying clause that their recommendations in this matter were not to be construed as prohibiting congregations from exercising liberality towards needy brethren in their church-building crises. However well meant these implied warnings were, we find that Synod soon discarded them. Synod had not only to send the missionaries, but, in part at least, to feed, clothe, and house them. The newly gathered congregations could rarely take care of themselves. For a time they could worship in a sod house or a private dwelling, but such ramshackle quarters were only temporary makeshifts. Congregations needed to be decently housed. They felt that themselves and hence asked aid. They received it, too, and small as it was, it was put to good use. We often find that the street urchin with a bent pin and a twig and a piece of cotton string lands the biggest trout. So with the meager moneys, with the inadequate means that our Synod could in its early history accord to its struggling mission-outposts, it has nevertheless succeeded in building up populous Lutheran churches, which, in turn, are consecrating their moneys and their prayers to the strengthening of weak frontier stations. For years, then, sums of money were donated outright. This money was gone, *i. e.*, it could not be used anew for building purposes elsewhere. Could no plan be worked out by which aid could be given and yet the capital not be permanently tied up?

Louis XI gave the whole of Boulogne to the Virgin Mary, but reserved all the revenues therefrom for himself. Modern church finance has in every way improved upon the selfish giving of the shrewd French king. It donates certain moneys to the Lord in a way that these moneys, by rotation, continue uninterruptedly to further the Lord's kingdom. The process

is simple. Moneys are no longer given, but lent to needy charges to assist them in erecting houses of worship. The moneys are repaid in annual instalments of 10 per cent. by the borrowing churches and again used to help others. Whereas formerly, according to the system of outright donation, only a single church was benefited, now an endless chain of congregations is helped.

Although Synod did not adopt this rotary system of financing building projects in poverty-stricken fields until 1902, its effectiveness is unquestioned. Within the past ten years upwards of 350 church properties have been built with a capital of \$790,000. The annual returns from this investment ought to yield sufficient to help in erecting at least fifteen new churches yearly.

Such a system of church finance pays. It pays well so long as the loans are safeguarded against loss and their repayments are guaranteed. One would think that the recipients of non-interest-bearing loans would cheerfully comply with Synod's protective measures, namely, to give such recognized securities as will legally protect the loan. Occasionally a brother balks, however, at what he is pleased to call "red tape," "a lack of confidence in brethren," a transgression of 1 Cor. 6, etc. The scope of this article forbids our entering upon and refuting these silly objections. It is preferable to point out how Synod's Board proceeds to guard Synod's interests. Nor has the Board's procedure been without profit to the congregations themselves. Many a congregation has learned of what it had been ignorant, that it possessed no valid title to its property. The search of records before a loan is paid has repeatedly revealed to a church that its deed is defective. A deed — and many a congregation has such a one — conveying the land "for religious uses," or "so long as it is used for church purposes," or "so long as the congregation remains in religious connection with the Evangelical Lutheran Synod of Missouri, Ohio, and Other States" — is practically only a lease, an easement, that may eventually work great hardships. In the event that the location is no longer desirable and a removal to a new site becomes

necessary, no sale of the property can be effected. But later on we may return to this point. .

Whether contemplating a loan or not, the first step for every newly organized congregation is to have Articles of Incorporation executed. These articles set forth the name of the congregation (the incorporation), its place of business, the objects and purposes of the association, its membership, the number of legal officers, and the names of such as are to act as legal officers until an election has been held. The advisability of incorporating becomes apparent as soon as any question touching the property arises. The property of the incorporation known as Old Trinity in St. Louis, for instance, is not the property of each member individually, nor is each member individually liable for the debts resting upon it, nor can a member individually effect a conveyance or sale of the property. All exigencies affecting Old Trinity's property are met by that artificial person, created by the state, known as the corporation. One sees readily how this facilitates all business dealings. It may be troublesome, for example, to collect moneys lent to unincorporated congregations, and in the instance of a conveyance of property a quitclaim will have to be signed by all interested parties. Care ought to be exercised in setting up the Articles of Incorporation. Whenever litigations arise, especially in the event of a split or division, court decisions nowadays reflect the spirit of the times. It is consequently becoming very difficult to win a lawsuit for an orthodox minority when the majority also adheres to some Lutheran synod, unless the minority has very distinctly inserted its official church name and affiliation in the Articles of Incorporation.

Secondly, every congregation should ascertain that the title to its real property is clear; that is, it should authorize a search to be made in the public office where such instruments as deeds and mortgages are kept. The results of such a search, showing all the transactions affecting their particular piece of land, are chronologically written down in an instrument called the abstract of title. Whenever reversions, restrictions, or conditions appear, a congregation should pro-

ceed at once to clear its defective title by quitclaim deed. Make sure, in other words, that your congregation has an absolute deed to its property.

The foregoing may be of some assistance to any reader. What else must an applicant for aid do? After he has delivered proofs of incorporation and of ownership in fee simple, the applicant for aid from the Church Extension Treasury will next convey, through a mortgage, his real estate as security for the loan, subject to the condition that upon the payment of the debt the mortgage becomes void. In many States — for instance, in California, Ohio, New York, and others — a leave to mortgage must be granted by the Supreme Court of the State. Besides including the usual foreclosure, insurance, tax, and assessment clauses, the mortgage must contain the following covenant: "Should the mortgagor [the congregation] at any time or for any reason or cause cease to be in religious connection and affiliation with the Evangelical Lutheran Synod of Missouri, Ohio, and Other States, the whole sum of money hereby secured shall become due and collectible at once, and this mortgage may be foreclosed for the whole of said money without further notice." As a further security the recorded and filed mortgage is accompanied by a note or bond, making the mortgagors liable, so that Synod, as mortgagee, may look to the membership in case the mortgaged real estate proves insufficient to pay the debt. In the event that buildings are under construction, the applicant for aid is held to give legal assurance (bond) that no mechanics' liens or liabilities of any kind which might impair the security have been levied against the property. A further requirement is the remittance of a copy of the congregation's resolutions, giving the page of entry upon the minute book, approving the negotiation of the loan, the execution of the mortgage, etc. Finally, to protect Synod's interest in the buildings on the mortgaged premises, the Board asks to hold the insurance policies, bearing the following clause: "Loss, if any, is payable to the Evangelical Lutheran Synod of Missouri, Ohio, and Other States, as its interests may appear." It may be well to add,

as soon as the last repayment has been made, the mortgagor should demand of Synod a satisfaction or discharge of mortgage.

Although the whole procedure, from the filling in of the application blank to the signing of the affidavit on the final certificate of receipt, consumes time and probably patience, good church finance cannot well modify these conditions. The memories of the best of us in business transactions often prove unreliable, while written legal documents are generally regarded as reliable and forestall much unpleasantness. The virtue of the first mortgage, as far as Synod is concerned, lies not so much in the power of foreclosure as in that of deterring a mortgagor from encumbering his property with further liens. No recognized financier will easily loan heavy moneys on a second mortgage.

As to this branch of church finance, the following concluding facts ought to be borne in mind:—

1. That the petitions for parsonage aid are multiplying since the war. The Board has under consideration applications for parsonage loans amounting to more than \$25,000. This is considerably in excess of the aid rendered throughout all the former years of the fund's existence, and because of the Board's limited resources petitioners are compelled to wait many a month for the expected aid.

2. That the demands for church and school aid are increasing in volume. The demand is greater than all our jubilee collections of recent years can supply. We are here-with swinging a red lantern. Perhaps some may well feel ashamed of their costly buildings until they have done something really tangible to provide those that are being deprived of the privileges of the Gospel because of the lack of an adequate house of worship.

3. That within the last decade costlier church- and school-buildings are being erected, and correspondingly larger loans are requested. In attempting to adapt themselves to the growing needs of their ever-increasing Sunday-schools and their multiplied church activities, many congregations build

pretentious structures, involving outlays far beyond their ability, and are soon forced to ask the Board to supplement the moneys raised in their own circles. When our Synod authorized its Board to grant loans not exceeding one half of the amount invested in a building project, it had in mind primarily the modest house of worship that ordinarily meets the requirements of newly organized mission-congregations, stations, and outposts. Although every application must of necessity be considered on its own merits, it is clear that disproportionate amounts cannot be expected by congregations expending — let us write — \$35,000 or more. Surely such an expenditure should be contemplated in the event only that the congregation is financially able. It is nothing short of criminal rashness to incur a tremendous debt, and, when creditors begin to press, to appeal to the Board to pull the debt-laden body out of a financial hole on the ground that the existence of a very enterprising church is threatened. It seems, too, that such ambitious builders imperil the growth of their congregation, for under the burden of a heavy debt members are easily prone to become disheartened and to scatter. Be that as it may, it remains true that abnormal drafts upon our Church Extension Fund are made at the expense of our struggling mission-charges.

4. That every church should regard it as a high privilege to erect a suitable house of worship to the glory of God without foreign aid, whenever practicable.

5. That every church accepting a loan should conscientiously recognize its obligation to make repayments promptly and regularly, remembering that there are scores of mission-churches handicapped in their services for lack of a church. The ability of the Board to allow them appropriations is limited by the failure of churches, sometimes by their lack of conscience perhaps, to repay their loans.

6. That the expansion of our mission activities in especially the northwestern, the Canadian, the Western, the Illinois, the Texas, the Atlantic, and other Districts calls for large sums of money. A few years ago almost all applications could be speedily honored. The increasing demands, aggre-

gating easily \$500,000 at the present time, make imperative an improvement of this branch of church finance.

7. The inference to be drawn from the foregoing remark is that our Christians should be approached either to give, to lend, or to bequeath substantial sums to so worthy a cause. Bequests to the Church Extension Fund will continue to do good, God willing, until time will have lapsed into eternity. In preparing their budgets for the year congregations ought to consider the needs of this fund, in order that the Board be not hampered in its important work, and that many waiting missions may not suffer by reason of further delay.

Concluding Remarks.

The financial problem of the Church presents no insurmountable difficulties; in fact, it does not present even great difficulties. The difficulties which we have experienced have been largely of our own making. Our Christian people can give all the money which the Church needs, and more than enough; and, being Christians, they are willing to give their money to the Lord for the support of His Church and for the extension of His kingdom. We, however, have somewhat neglected thoroughly to instruct our people as to the Bible doctrine of Christian stewardship; we have somewhat neglected thoroughly to acquaint our Christian people with the work and the needs of the Church; and we have neglected to reach out to every communicant member in a persistent effort to persuade every one to be a regular contributor. Wherever these things, which some of us have neglected to do, have been done, glorious results have been achieved. If all our pastors and congregations would have made the same effort that some have made towards improving the financial situation of the Church, our church treasuries everywhere would be in a much better condition than they are to-day. In view of the great and glorious opportunities and responsibilities of the Church it is more than a pity that the progress of the Gospel is being hindered by a lack of money—not in the pockets of the people, but in the treasuries of the Church. Shall we continue to stand in

the way of the Church's progress by withholding that from the Lord which rightly belongs to Him? We know that if the whole case is put before our Christian people and *they are prevailed upon by the mercies of God and the grace of our Lord Jesus Christ*, they will respond nobly in supplying the financial needs of the Church. Let us put the whole case before them. God bless the effort! To Him who has abundantly blessed us with many blessings be all glory and praise now and forevermore!



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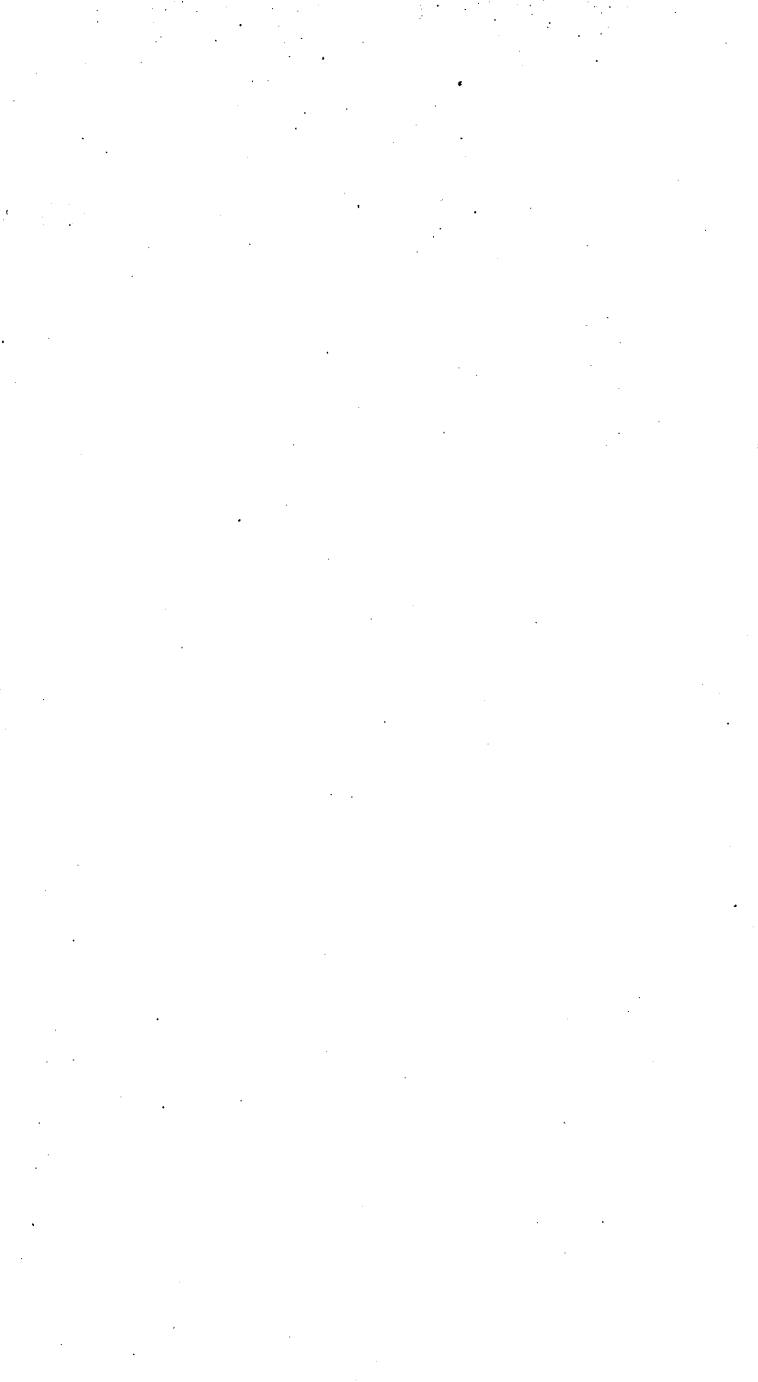
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